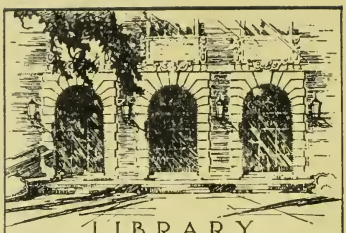

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TRUST-MONEY

A Novel

BY

WILLIAM WESTALL

AUTHOR OF

'THE OLD FACTORY,' 'RED RYVINGTON,' 'THE PHANTOM CITY,'

'TWO PINCHES OF SNUFF,' ETC.

IN THREE VOLUMES

VOL. II.

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1892

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TRUST-MONEY

CHAPTER I.

HER AMERICAN COUSIN.

When it was finally decided that Mr. Prince should go to Trinidad, and his passage was taken, and the day of his departure drew near, Mrs. Prince began to waver in her opinion as to the expediency of the undertaking; and cruel doubts assailed her mind. The voyage might do him good, the resulting gain would be very satisfactory—all to the good, as Mr. Prince had several times observed—but the way was long, the seas were treacherous, and shipwrecks, alas! only too common. It was hardly possible to

open a newspaper without reading of some fresh disaster. What if disasters were to overtake him? What if the ship in which he was to sail should be lost? She would never forgive herself for allowing him to go. The mere thought filled her with anguish; and had she not confided her misgivings to Mrs. Lincoln, she would probably have made an effort to prevent her husband from implementing the agreement which she herself had sanctioned.

Mrs. Lincoln, who had a cheery manner and a sympathetic nature, comforted her friend with kindly words.

'Danger!' she said. 'Do you know, I believe there is no more danger at sea than on land. I have crossed the Atlantic twenty times, and I don't believe I was ever in more danger than I am at this moment. And there is less danger in a voyage to the West Indies than to New York. In going south you encounter neither icebergs nor fogs' (she wisely said

nothing of earthquakes and cyclones). 'Once out of European waters, you are sailing in summer seas. You leave winter and hard weather behind you, and have nothing to do but read novels and bask in the sun. The voyage will do your husband all the good in the world; he will have a real good time, and come back looking ten years younger. He needs a change. He has been looking very fagged lately, don't you think?'

'I don't think he is looking quite so well as he used to do.'

'It is a long time since he has looked as well as he did when I first knew him. It is all this dreadful lawsuit! Merely to think of it makes my head ache. No wonder, with such a weight on his mind, he looks ill. But don't worry. The voyage will set him all right. And don't damp his spirits by losing your own. Let him go away cheerful, whatever you do.'

Mrs. Prince, who had an uneasy feeling

that the cause of her husband's fagged looks lay much deeper than any lawsuit, took this advice in good part. She also allowed Mrs. Lincoln to dissuade her from accompanying her husband to Southampton, as she had intended. It would only make them both 'feel bad,' said her friend, and serve no useful purpose. So Charlie accompanied him instead; and after an affectionate though not painful parting with his wife, Mr. Prince 'went away cheerful'—at any rate, looking cheerful.

But he was worn out with anxiety and work, and the train was no sooner in motion than he leaned back in his corner and slept; dreaming of Jack, who, since the interview with Lillywhite, had been much in Mr. Prince's mind. Despite the incredulity which he had avowed, and at the same time felt, touching the clerk's statement, he could not rid himself of a suspicion that it might be true after all. It was conceivable that Jack had returned to Peele, disguised

as a tramp, and that, his courage failing him at the last moment, he went away without making himself known.

When Mr. Prince awoke he began to talk to Charlie on the subject which was uppermost in his thoughts.

'Do you ever think of Jack?' he asked abruptly.

Charlie, startled by the unexpected question, and feeling rather guilty, admitted that he did sometimes think about his eldest brother.

'He behaved very ill; nearly broke our hearts, in fact,' said Mr. Prince sadly; 'but that is no reason why he should be entirely forgotten.'

And then he told the strange tale of the tramp whom Lillywhite, taking him for Jack, had followed to Holmcroft, and his supposed recognition by Turnbull, the leather-seller; asking Charlie, in conclusion, whether he had ever heard of a more palpable case of mistaken identity.

This put Charlie in a dilemma. He had agreed with Edward to keep Jack's visit secret; but not telling something was a very different matter from telling a lie, especially to his father, who had always treated him with loving confidence, and to whom he had never lied even when he was a small boy.

'Did you ever know a more palpable case of mistaken identity?' repeated Mr. Prince.

Still Charlie hesitated.

'Why don't you answer? You surely don't think——'

'I cannot tell you a lie, father. The tramp Lillywhite saw was Jack. He came to Holmcroft.'

'Came to Holmcroft! How? Good heavens! how did it happen, and why were we not told?'

'Ned—we thought it would only make you and mother unhappy, and do no good; and if we had taken him into the house the servants might have suspected something.

He was in such a state—just like a common beggar—so we took him in the harness-room. He slept there.'

'Well, perhaps you acted for the best,' said Mr. Prince gloomily. 'It would have been bad if the thing had got wind in the town. All the same, I should have been glad to see the lad; and I take it very unkindly of Ned that he kept me in the dark when I spoke to him the other day. It was not straightforward. Tell me all about it, Charlie—how he looked, where he had been, and what doing.'

Charlie told him; also that Jack had seen them at prayers through the dining-room window; also of his vow that he would never touch drink again, nor rest satisfied until he had repaid his father every penny that his misconduct had cost him.

'Jack makes vows with as much facility as he breaks them,' said Mr. Prince bitterly. 'When a man takes to drink he is generally past praying for. God! what a wasted life!'

'I don't think he was a confirmed drunkard,' put in Charlie eagerly. 'When he wrote to Ned, acknowledging receipt of the money, he said that since leaving Peele he had tasted nothing stronger than water, and never would. I believe Jack will be as good as his word this time, father.'

'You are more sanguine than I am. If you only knew——'

Here Mr. Prince paused. He had been on the point of letting out the secret.

'Yes, father,' said Charlie.

'If you only knew how much your mother and I have suffered because of him, you would understand our feelings. But enough about Jack. Let us talk about yourself. You will stick to the shop while I am away, and give Ned all the help you can?'

'Of course I will, father. I give you my word.'

'I know you don't take kindly to the law, and I am sorry we did not let you go into the army; and still more so that we did not

let Jack go into the navy. But your mother thought differently, and she had her way. However, use is second nature, and I have no doubt you will end in liking the profession as I did myself. And now I am going to give you a word of advice—perhaps the last I ever shall give you.'

'You are surely not growing nervous, father, or having presentiments, or anything of that sort,' interrupted Charlie with a smile. 'Everybody says that the risk of a voyage to Trinidad is well-nigh infinitesimal.'

'I was not thinking of the risk—merely of the uncertainty of life in general. Whenever a man goes away for four or five months there is always a possibility that he may never come back.'

'And the advice?'

'Is this. It may happen to you in life to have to choose between following the dictates of your conscience and your judgment—acting, let us say, as if left to yourself it would be your duty to act—and pleasing

somebody else, somebody, it may be, whom you are desirous to please and would make almost any sacrifices to serve, and who will put great pressure on you. In that case, dear boy, do the right thing, and if you have any doubt, give conscience the benefit of it. It may be hard at the time, but you will be glad afterwards, and you will have nothing to reproach yourself with—and remember that right can never be wrong, nor wrong right.'

All this was uttered so earnestly, and with so much feeling, that, if the speaker had been anybody but his own father, Charlie might have surmised that he spoke from bitter experience, and in times past had sinned grievously against the light. He thanked him for his advice, and said that if occasion should arise he would do his best to follow it; and then the subject dropped.

The arrival at Southampton, the trip from the shore to the ship, which lay at her

moorings off Netley, the bustle and excitement on board, raised Mr. Prince's drooping spirits. The day was beautifully fine, and it seemed certain that the voyage would, at any rate, begin well. Charlie went below, inspected his father's state-room, and helped him to arrange his things.

Then they turned into the saloon, and drank success to the voyage in sparkling moselle.

'I wish I were going with you, father,' said Charlie. 'I should like to go to the West Indies immensely. I have seen next to nothing of the world outside Peele.'

'I wish you were, lad,' returned Mr. Prince heartily; 'but I fear you will have to stay at home this time; and Peele is not half a bad place. You might go further and fare worse. Be sure, now, to tell mother I shall write from St. Thomas's, and by every mail afterwards, and let you know betimes when I shall return; and, if you like, you and she may meet me here. They say the Royal

mail steamers arrive almost as punctually as they depart; so you may know almost to a day when to expect me.'

Charlie remained on board to the last moment, and waited alongside until the *Otranto* cast loose from her moorings; and as the great paddle-wheels turned round, the father from the taffrail of the steamer, the son from the bows of the boat, waved to each other a last farewell, little doubting that in a few months they should meet again, and foreboding naught of the momentous consequences which Mr. Prince's voyage would entail on him and his.

As it was too late to get back to Peele the same night, Charlie slept in London, and resumed his journey on the following morning.

He was in good time at the station, and entered a compartment whose only other occupant was a traveller so deeply absorbed in a newspaper that he did not seem to notice Charlie's arrival.

'Tickets, please, gentlemen,' said a guard, opening the door. 'Where for? Both for Peele. All right!'

Charlie glanced at his companion, who in order to get his ticket had laid down his newspaper. The first glance was followed by a second and a third, for the stranger was a man worth looking at. Charlie guessed him to be twenty-five years old, and six feet high. His shoulders were broad, his limbs long and muscular; he had bright humorous eyes, which, together with his chestnut hair, fresh colour, smooth skin, and beardless face, gave him, considering his proportions, a singularly youthful appearance. In dress this gentleman was almost a dandy. His clothes, gloves, and boots fitted to perfection, and his shirt-front was lustrous with diamond studs.

'We are bound for the same port, it seems,' he said, as the train moved out of the station, 'and as we are likely to have this box to ourselves all the way, we may

as well make ourselves comfortable. You smoke, of course ?'

'Yes.'

'Let us smoke, then.'

Whereupon each produced a cigar-case.

'Allow me to offer you one of mine,' said the stranger, whose manner was easy and self-possessed. 'They are superb. Part of a lot of regalias I bought myself in Cuba, and have smuggled through half a dozen Custom-houses. I enjoy a little smuggling. It comes as a pleasant relief after the tedium of a voyage; a little excitement, you know.'

Charlie accepted the offer, and had no reason to regret his choice. It was the finest cigar he had ever smoked.

'You have been to the West Indies, then. I have just been seeing a relative off to Trinidad,' he said.

'I have been there too. A pleasant enough place for a short stay, and gloriously picturesque. I don't think I should like to

stay there for the term of my natural life, however. I'm one of your rolling stones.'

'Not with the proverbial result, though, if I may judge by your appearance.'

'Well, I think I have gathered a little moss in more senses than one' (glancing complacently at his brawny arms and glittering studs). 'Six years ago I was nothing but skin and bone, and as poor as a church mouse. And now I am going to ask a question which I hope you will not deem impertinent. Do you live at Peele?'

'I live in the neighbourhood, and most of my days are spent in the town.'

'Then you will know a place called All Hallows?'

'Very well.'

'And the people who live there—Mrs. Susan Lincoln and her daughter Olive.'

'They are dear friends of ours.'

'In that case we may as well make friends. Mrs. Lincoln is my cousin, and Paul Coniston is my name.'

'And America your nation?'

'You might have made a worse guess, Mr. Prince, thank you. Don't I look like an American?'

'My experience of Americans is limited; but if I may hazard an opinion I should say decidedly not.'

'I see. Your idea of an American is a lantern-jawed lamp-post, with high cheek-bones, a sallow skin, and a nasal twang.'

'Not quite so bad as that,' returned Charlie with a laugh.

'But something like?'

'Well, yes, something.'

'And yet, unless you have been in the States, I'll be bound to say that you have not met a score of live Americans in your life.'

'If you mean men, I have not met more than three or four, yourself included.'

'I thought so. You should not make old women's deductions, young man.'

'Young man indeed!' quoth Charlie,

firing up; 'I am not much younger than you are.'

'In that case you are nearly thirty.'

'You surely don't mean——'

'I mean that I am in my thirty-first year. You think I look younger. Well, I dare say I do, and I can tell you the reason why. When I was seventeen I ran away from school, and volunteered for the Mexican war. After that I went overland to California, and for ten years I have lived out West, in one of the finest climates in the world, mostly in the saddle, my drink water—when I could get nothing stronger—my food beef, without vegetables. If I had stopped in Boston, run a store, and chewed tobacco, I dare say I should have borne a faint resemblance to the Yankee of your imagination.'

'You have been a soldier, then; you have seen active service,' said Charlie, with sparkling eyes. 'What was your rank?'

'Full private; then sergeant. After-

wards, when we were fighting the Apaches, the boys made me captain.'

'In the Mexican war, fighting Indians! You have been fortunate.'

'I thought so at the end of it all, when I found myself alive, and with my hair on my head,' said Coniston dryly. 'And now I should like to ask you a question or two. One good turn deserves another, you know. The Lincolns, are they well?'

'Quite.'

'I was sorry to hear of Lincoln's death. Anyhow, he made his pile, and left his wife and daughter in easy circumstances. When a man does that, he may be forgiven for dying, and those he leaves behind have no excuse for being inconsolable. And Olive? The last time I saw her she was as pretty as a peach. How is she now? Has she fulfilled the promise of her childhood?'

'Quite, I should say. You will have to go a long way before you find so charming a girl as Olive Lincoln.'

'Has she a sweetheart?'

This was a poser, but necessity is the mother of invention, and though Charlie coloured up and felt rather warm, he got out of the difficulty better than might have been expected.

'Has she a sweetheart?' he repeated, with a surprised look, as though the question had startled him by its exceeding novelty. 'I have not heard so, and as she is only just out of mourning for her father, I don't think it's likely.'

'Well, she ought to have; and I'll see whether I cannot find her one before I go back.'

'Confound the fellow! what does he mean?' thought Charlie.

'Why, if she were out West,' continued Mr. Coniston—'if she were out West she would have been the death of two or three tall fellows by this time. A few years ago when I was on the Rio Colorado with an outfit, a Mexican niña, with a nut-brown skin and big black eyes, as beautiful as

Cleopatra she was, used to come over the river in a dug-out, singing and playing the banjo, and with her coquettish ways and her Spanish love-songs she just drove the boys wild; and though I warned them to give her a wide berth, for those greasers are as treacherous as panthers and as jealous as Turks (they will greet you smiling with one hand and knife you with the other), they must go one night to a fandango where they knew she was to be present. Well, I heard next morning there had been trouble, and when I went to the casino I found four Americanos del Norte stretched like sardines in a box.'

'And what became of the young lady?'

'Never saw her again. I expect the caballeros spirited her away—perhaps cut her throat. It is dangerous work courting a Mexican niña, I can tell you. There is only one way. You must have your bowie handy and your six-shooter loaded; and if a greaser sneaks up to you with his hat in his hand and a smile on his face, shoot him

down before he has time to draw, and then get the drop on his amigo, for greasers don't often attack unless they are two to one. This is a beautiful country we are travelling through. What is the name of that pretty village with the ivy-clad church ?'

Charlie told him, and then Mr. Coniston inquired how soon they should arrive at Peele, and how far it was from the 'deepo' to All Hallows. Charlie, guessing that he meant station, answered, 'Two miles.'

'That's a long way,' observed Mr. Coniston ; 'I suppose there are teams to be got ?'

Charlie, who was being rapidly initiated into the niceties of the American language, said that there were always flies in waiting at Peele Station.

'Let us fly it, then. The only thing I object to is walking. And now, Mr. Prince, I have a great favour to ask of you—I want you to go along to All Hallows and introduce me !'

'Introduce you ! You don't require

introducing. You have only to send in your card, you know.'

'That would let the cat out of the bag, and I want to see whether they will recognise me. Now, if you go along, you can perhaps take me in as your friend, without giving my name.'

Charlie knew that Edward would expect him to call at the office before going home; but the chance of seeing Olive, and her reception of her surprising cousin, being too good to be lost, he agreed to accompany the gentleman to All Hallows.

So at Peele they exchanged the train for a cab. But the horse left a good deal to be desired.

'Call this a fly!' said Mr. Coniston, as they jogged along at the rate of five miles an hour. 'Call this a fly! I call it a hearse, and slow at that!'

However, they arrived in the end.

'Are the ladies at home?' asked Charlie of the servant who came to the door.

'They are in the south garden, sir, under the mulberry-tree. Shall I announce you and this gentleman?'

'No, Thomas; we will go to them.—This way, Mr. Coniston.'

It was a fine old-fashioned English garden, with shrubs cut into shapes, shady walks running at right angles to each other, like the streets of an American town, flower-beds brilliant with tulips and rose-trees; and an emerald lawn, in the middle whereof grew a wide-spreading mulberry-tree, laden with purple fruit. Under its branches were two rocking-chairs, in one of which sat Mrs. Lincoln knitting a stocking, and in the other Miss Lincoln reading a novel.

Olive wore a soft, creamy gown and a low-crowned sailor hat trimmed with blue, and at her breast were a red rosebud and a sprig of stephanotis. Her lover thought she was the loveliest thing in all that garden fair, and Mr. Coniston owned to himself that

Charlie had in nowise exaggerated her charms.

As the two men made towards the mulberry-tree, mother and daughter looked up in surprise, and asked each other who was the stranger.

'I have taken the liberty of bringing with me a friend, who is wishful to make your acquaintance, Mrs. Lincoln,' said Charlie.

Coniston took off his hat with a flourish, and, after bowing, raised his head and threw back his long hair, as if to invite inspection.

'I am sure I shall be very glad, but——'

'Dear me! what am I thinking about? I have not told you his name,' interrupted Charlie. 'Mr. Paul Coniston, from the Wild West: Mrs.——'

'Paul Coniston, and I did not know him!' exclaimed Mrs. Lincoln. 'And no wonder! he is quite another man. His own mother would not know him.'

'Oh, what a shameful take-in! This is your doing, Charlie,' said Olive reproachfully.

'Not at all; it is my doing entirely. I wanted to see whether you would recognise me;' and with that Mr. Paul took Mrs. Lincoln's hand and kissed her dutifully; then he put his arm round Olive's waist, and kissed her with cousinly relish, a proceeding which Charlie admired so little that he made as though he would take his leave.

'Oh, don't go yet,' said Mrs. Lincoln. 'Stay and have a cup of tea. We don't dine till seven, Paul; and as you must be hungry, we will have tea here, under the mulberry-tree.'

Paul made a slight grimace at the word 'tea,' but said, 'With all my heart'; and a table and chairs were brought, and the tea-things set out amid a perfect storm of questions and answers.

'So you have not a sweetheart, it seems,

Olive?' observed Coniston, after he had given an account of himself.

'Who says so?'

'Mr. Prince. I asked him as we came along.'

'Do you think if I had one I should tell him?' returned Olive, glancing archly at her lover.

'Olive, I am surprised!' exclaimed Mrs. Lincoln, bridling. 'I must really beg of you not to put such ideas into the child's head, Paul.'

'I don't think I have, Susan. You may depend they are there already by the light of nature.'

'I should hope not. Olive has been very carefully brought up, let me tell you. She is much too young. It would be quite against her dear father's wish, as expressed in his will; and I could not permit anything of the sort for at least three years to come.'

'And yet you were engaged at seventeen and married at nineteen! But you were

not an heiress. Snakes! how circumstances alter cases. Come now, Susan, I'll lay you a thousand dollars to twenty that Olive has a sweetheart before the year is out.'

Mrs. Lincoln made a deprecatory gesture, and asked her daughter for another cup of tea.

CHAPTER II.

CHARLIE'S SOMERSAULT.

One day, during Charlie's absence, Edward called at the Beehive to bait his horse and refresh himself. The landlady, a comely woman with a foolish tongue, thinking to do her guest pleasure, made a polite inquiry after Mr. Charles and his sweetheart.

'Sweetheart! What on earth do you mean, Mrs. Marigold? He has no sweetheart.'

'I ask your pardon, sir. I meant the young lady as he called with in April, after the hunting — Miss Lincoln, you know. They had tea in my back-parlour, and walked in the garden, and stopped nearly two hours, and he seemed so loving and she

so kind, that I felt sure they was courting. But maybe I was mistaken.'

'Of course you were mistaken. There is nothing of the sort, I assure you, Mrs. Marigold. Two hours, did you say?'

'Yes, sir; I should say quite two hours.'

Mrs. Marigold meant well, but she could no more help exaggerating than she could help talking. Olive and Charlie had not stayed in her house more than an hour, but Edward, though not generally prone to accept uncorroborated statements, fully believed her, and he felt very sore. His worst fears were confirmed. Unless they had an understanding—unless, in fact, they were secretly engaged—they would never dawdle two hours over afternoon tea in the parlour of a country inn.

'He was loving and she was kind.'

When Edward thought of the love-making that doubtless went on in that same parlour, he gnashed his teeth. It was

a positive scandal; it must be put a stop to. But how?

He was always brought up with the 'how.' To tell Mrs. Lincoln might do more harm than good. It would certainly injure him with Olive; and, as he had only hearsay to go upon, the story might be discredited, reference to Mrs. Marigold being, in the circumstances, quite out of the question.

The best plan—if he could only hit upon one—would be to bring the facts to Mrs. Lincoln's knowledge without incurring the reproach of tale-bearing, or, better still, without appearing in the matter at all.

The idea of sending her an anonymous letter was conceived only to be rejected. He would either have to write it himself or get some other body to write it. In the latter event he would put himself in the other body's power; in the former, his writing might be recognised, and then his second condition would be worse than his first.

There seemed nothing for it but to persevere in his policy of watching and waiting.

With this unsolved problem in his mind, Edward was naturally not in the best of humours, and when Charlie turned up, shortly before dinner-time, his brother asked him somewhat sharply how he came to be so late.

'I called at All Hallows,' was the answer.

'What on earth for? You are always calling at All Hallows, I think.'

'I don't call as often as you; and, as it happened, I had a very good reason for calling,' returned Charlie, with some heat.

'How did you leave your father, Charlie? Tell us all about him, and then you can tell us why you called at All Hallows,' interposed Mrs. Prince.

After giving an account of his father's departure and delivering his message, Charlie explained why he called at All Hallows.

His description of Paul Coniston appeared to interest his mother and Edward greatly.

'Strange that we never have heard of him before!' observed Mrs. Prince. 'From what you say, he must be very good-looking.'

'He is one of the best-looking men I ever met, and very bright and amusing.'

'Is he a bachelor?' asked Edward thoughtfully.

'I did not ask him, but I should say he is, decidedly. At any rate, he acts and talks like one,' said Charlie, thinking rather ruefully of the more than cousinly affection with which Olive had greeted her stalwart kinsman.

Edward smiled. The American might prove a useful foil to Charlie, perhaps set him and Olive at variance, and it would be strange if the complication thus arising did not turn to the elder brother's advantage. When certain people fall out honest folk get their own.

After dinner, as they were smoking in the garden, Edward told Charlie about Lillywhite having seen and recognised Jack, and inquired whether his father had referred to the incident.

Charlie said he had, and related all that had passed.

'Well, that is what I call an infernal shame,' exclaimed Edward, 'after I had denied it, too! It is a positive breach of our understanding. Did not we agree that they should be kept in the dark?'

'We agreed not to tell them. But father asked me point-blank, and I could not tell him a lie.'

'You might have evaded the question, as I did.'

'He put it in such a way that I could not evade it—honestly.'

'You mean that I was not honest.'

'I know nothing about that. I did not hear what passed between you. I only speak for myself.'

'Anyhow, you did not behave honestly to me.'

Charlie retorted, and there was a quarrel, which left a sore feeling behind it, and the breach between the two brothers, instead of closing, widened almost daily. Edward, who was a good organizer, managed the office well. He drew the bonds of discipline tighter, got more work out of the clerks, cut down expenses, and did other good things. But he was too arrogant and dictatorial, and rubbed people the wrong way, thereby provoking remonstrances from both Lillywhite and Charlie; and the relations between the brothers grew at last so strained that, except before their mother and on business, they seldom spoke to each other.

Meanwhile, Paul Coniston was proving a great social success. Though he went occasionally to London, he made All Hallows his headquarters, and spent the greater part of his time there. Mrs. Lincoln introduced him to all her friends, and Olive was evidently

proud of him as a typical American, racy of the soil. In thews, sinews, manly presence, and good looks, Peele could not show his equal; and though, as might be expected of a man who had passed a great part of his life in fighting Indians, ranching cattle, and seeking gold, he lacked polish, his manner was frank and open, his talk fluent and picturesque. Being, moreover, supposed to be rich, he soon became highly popular, and the ladies of All Hallows and himself were always either making visits or receiving visitors, giving dinners or dining out.

As Paul one day remarked to Olive, he was having a high old time.

These festivities, however, though he took part in most of them, did not greatly exhilarate Charlie Prince. In truth, he was just then tormented by two demons, envy and jealousy. Albeit only some nine years his senior, Paul Coniston had distinguished himself in war and made a fortune, and

lived—and would live again—the wild free life of the Far West. No wonder Olive was fond of him, and Lydia Spankaway quite 'gone' on him. No wonder men crowded round him to hear his anecdotes and enjoy his jokes. What chance had a mere quill-driver with this hero and fire-eater? It was not that Olive had given her sweetheart the cold shoulder. She still responded to the pressure of his hand, and when they could exchange a word unobserved was as kind as ever. But she was equally kind to Coniston, whose attentions were so marked and so well received that some people set them down as an engaged couple. There could be no doubt, thought Charlie, that he had lost her love—perhaps in spite of herself—and, as he did not care to have the name without the reality, he resolved, after enduring much agony of mind, to give her back her promise, and on the first opportunity tell her that if she preferred Paul Coniston he would not stand

in the way. But this resolve rather aggravated than relieved his torments; he fell into a condition of extreme despondency, alternating with fits of jealous rage, and presently arrived at the conclusion, usual in like circumstances, that life was a mistake, and he should never know happiness again.

The desired opportunity came in the shape of a garden-party, to which were invited most of Mrs. Lincoln's friends and acquaintances in the neighbourhood of Peele, also several members of the Riversdale Hunt and their women-folk.

Charlie arrived at All Hallows rather late, and found Captain Coniston (as it was the fashion to call him) the centre of an admiring throng, among whom were Lydia Spankaway and Olive. He was telling an anecdote which, judging by the laughter it provoked, was highly amusing. But, after nodding nonchalantly to Paul and doffing his hat to the ladies, Charlie passed on, and joined Kate

Conyers and Mary Spankaway in a game of croquet, lawn-tennis being not yet.

The game finished, they strolled through the grounds, and, on the proposal of Miss Spankaway, who had the equine tastes common to her family, went to the paddock to look at the horses, and there found Coniston, Olive, Edward Prince, and two or three others, who were come on the same errand. Their talk was naturally horsey, and the Captain was expressing his regret that he should be obliged to leave England before the hunting season began.

'I don't think it can beat buffalo-hunting,' he said; 'but I have heard so much about the jumping powers of your English horses that I should like to see how they do it.'

'What sort of jumping have you on the prairies?' asked Teddy Spankaway.

'Buck-jumping, and plenty of it, as high as you like to go. But no gates and ditches or anything of that sort. You may ride

hundreds of miles and meet no obstacle bigger than a match-box. How would you get over that, now?'

'That' was a fence enclosing the paddock—a bank topped by a rail and bounded by a ditch—a fair though rather formidable jump when hounds were running, but not to be undertaken with a light heart in cold blood.

'We should jump it,' said Charlie quietly.

'You would need a big horse.'

'Not at all. Rataplan is hardly fifteen hands, and he would do it easy enough.'

Coniston glanced significantly at the horse, which was grazing in the paddock, and then at the fence.

'You doubt it!' exclaimed Charlie, who was dying to eclipse the Captain. 'Well, I'll bet you a fiver I'll ride him over it bareback now—if Miss Lincoln will allow me.'

Olive hesitated, and then answered rather coldly:

'Very well — if you promise to hurt neither Rataplan nor yourself. I think he can do it.'

'I am sure he can.'

And with that Charlie went towards the stables and called to a helper to bring a bridle. The bridle was brought, and the helper gave him a leg up. Charlie cantered Rataplan round the paddock to rouse him for the effort; then, leaning well back and gripping tightly with bent knees, he put the horse at the fence.

Rataplan went over at a bound, without touching; whereupon everybody shouted, 'Well done!'

'It was very well done indeed,' said Coniston. 'I see that Mr. Prince can ride.'

'Of course he can, and Rataplan can jump,' added Olive, with a gratified smile. It pleased her to think that her lover and her horse had equally distinguished themselves.

Meanwhile, Rataplan, being very fresh, and having a good deal of way on, was galloping across the next field, and Charlie had to pull hard in order to stop him.

'How will he get back?' asked Coniston.

'By the gate, of course,' said Teddy Spankaway. 'I'll run and open it.'

Charlie, however, had no such intention. Having turned Rataplan round, he made straight for the fence, which this time was not a fair jump. The ditch being now on the taking-off side, and the field lower than the paddock, it was a far more difficult feat than before.

'Don't try it, Prince. It is too much!' shouted Teddy, while Olive and the other girls waved him back.

Charlie, whose blood was up, gave no heed to their warnings. He rode on as straight as a bullet. Rataplan rose nobly at the obstacle, but, hitting the rail with his fore-legs, turned a complete somersault, as he had done on a previous occasion, and landed

in the paddock with his heels in the air, his rider, as it seemed, under him.

The girls gave a terrified shriek, and the men rushed to the spot in dire dismay; but Charlie had fortunately fallen clear, and with admirable presence of mind rolled away as the horse turned over in the effort to rise.

'This beats buck-jumping,' said Coniston. 'Many a man knows how to ride, but it is not everybody who knows how to fall.'

Olive was very pale, but no paler than were Mary Spankaway and Kate Conyers.

'I never saw anything more foolish. Didn't you see that it was an impossible jump?' she said severely.

'Anyhow, I got over it,' replied Charlie, who, though rather white, was smiling. 'And I have kept my promise—neither of us is hurt—and won my bet.'

'And nearly lost your life,' put in Teddy Spankaway. 'If you had fallen under in-

stead of on one side, you would have been crushed as flat as a pancake.'

'And we should have got the insurance money and reinstated the trust fund, and a troublesome rival would have been out of my way,' thought Edward.

The idea came unbidden, and Edward was fully conscious of its wickedness; but once conceived, it was not easily dismissed; it recurred to him again and again; even in the night watches it would thrust itself into his thoughts:

'If Charlie had fallen under instead of on one side, we should have got the insurance money, and I should be sure of Olive!'

CHAPTER III.

'MY LITTLE HUNTER.'

'Come into the house and have a drink, Mr. Charles,' said Coniston kindly. 'That fall must have shaken you.'

They returned to the garden, and presently the guests began to leave; but Mrs. Lincoln invited all who would to stay for supper and have a dance in the cool of the evening.

Among those who accepted the invitation was Charlie, and when the dancing began he danced with Olive.

'I want to speak to you,' he whispered.

'And I want to speak to you. Go into the shrubbery behind the fish-pond. I will come to you as soon as I can.'

When he had conducted his sweetheart to her seat, Charlie slipped out of the room unobserved, and betook himself to the trysting-place, a path winding between tall shrubs, and so overshadowed by trees that even on that fair summer evening it was almost as dark as a moonless midnight.

Presently he heard a footfall on the gravel.

'Hist! Is that you?' he asked, as a shawled figure came noiselessly towards him.

'Yes, and what we have to say must be said quickly, or we shall be missed. I thought you loved me, Charlie?'

'I do love you. You know I love you —with all my heart—and yet——'

'Why are you so unkind, then?'

This took the wind out of Charlie's sails completely. He had meant to reproach her, and here she was imputing to him the very fault of which, in his thoughts, he accused her; and it began to dawn on his

mind that he had perhaps been making rather a fool of himself.

'I unkind to you!' he stammered. 'It is impossible. I never thought of such a thing. I even imagined——'

'What?'

'That you had ceased to love me.'

'Oh, Charlie, do you want to break my heart?' she murmured, with a half-sob, and made as though she would go away.

What could he do but cry 'Peccavi,' and protest that he was a brute, and kiss away her tears, and entreat her forgiveness?

Having brought him to this pass, Olive laughed and called him a foolish boy, and said that she really believed that he had been jealous of her cousin Paul.

'Weren't you, now?' she asked.

'Well, just a little. You seem so fond of him, and are nearly always with him.'

'Naturally. He is our guest and my cousin, and a very fine fellow, as you must

admit. But my liking for him makes no difference in my love for you. Was it jealousy that made you take that mad leap to-day? The truth, now!'

'Yes, I think I must have been mad.'

'I am sure you were. Suppose you had been killed! Oh, when I think of it I tremble all over!'

'Dear heart! But you forgive me, don't you, darling?'

'Yes, on one condition.'

'What is it? But never mind: I accept it, whatever it is.'

'That you don't do so any more, and have limitless confidence in me, and keep nothing back from me that is in your mind; and put the best, not the worst, construction on anything I may do. Be sure I have good reasons, and if I give you all my love you must give me all your confidence.'

'I agree.'

'Fully?'

'Fully.'

'And now I have something to tell you. We are going to Switzerland next week.'

'You and your mother?'

'Yes, also Paul. He asked us to go with him, and as the Long Vacation is close at hand, mother can be spared two or three months. Afterwards Paul will return to America, sailing from Havre, I think.'

'And you will be two or three months away?'

'Perhaps.'

'That will be dreadful.'

'Yes; it will be rather trying. But in consideration of your penitence, and your promise not to be jealous and unkind any more, I shall write to you.'

'Dear Olive!'

'Shall I address my letters—I don't think it will be wise to write more than one or two—to Holmcroft or the office?'

'The office. Never a letter comes to me at home that my mother does not ask whom

it is from. How shall I address mine to you?'

'I am not sure that it would be prudent to address any. I will tell you when I write. And now you must let me go. No, I cannot stop longer. I have the guests to look after, you know. Mother will be wondering what has become of me.'

As they turned out of the shrubbery, whom should they meet but Paul Coniston!

'Hello!' he exclaimed. 'You two here! But never mind; I won't tell. I guessed as much some time ago—saw it in this gentleman's face when I mentioned your name to him in the cars, Olive. However, your secret is quite safe with me.'

'I am sure it is, Paul. You are as good as gold. But I must really run away. Tell him about Myra, Paul.'

'Who is Myra?' asked Charlie, as Olive hurried towards the house.

'A little girl at Boston I am going to marry and take out West. That is my

secret. At any rate, it was before I told Olive.'

'I congratulate you heartily,' said Charlie. feeling now quite sure that he had made a fool of himself.

'Thank you. Perhaps you will be coming to America one of these days.'

Charlie shook his head.

'You are sure to do if all goes on right, and then I hope we shall meet again, and you will afford me an opportunity of introducing you to the young woman in question. Frankly, Mr. Prince, I like you, and I think Olive has made an excellent choice. The way you turned a somersault over that fence excited my unbounded admiration. Why aren't you a cowboy? Yes, when you come to the States you must seek me out, and we will have a high old time. Meanwhile, I shall be glad to do anything for you in my power. Can I serve you in any way?'

'You are very kind. Well, if you should

chance to meet—it is not likely, I know, but it is possible—if you should chance to meet a man of the name of Mark Darnley, you might give him a message from me.'

'Where is he?'

'All I can tell you is that he landed in New York last November and went West.'

'That is very vague, Mr. Prince. The chances are about ten millions to one against my coming across this gentleman before I die—afterwards, perhaps.'

'The impossible happens sometimes.'

'What is he like?'

Charlie described Jack.

'What shall I say to Mr. Darnley if the impossible does happen?'

'Say that you have been to Peele and seen us all, and give him my love.'

'Good! I will make a note of it; and if I do meet him, you may be sure I shall not forget to deliver your message.'

When the two men rejoined the other guests in the house they found that music

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had been substituted for dancing, and at Olive's request her cousin produced his banjo, and, to his own accompaniment, sang a Spanish love-song, which, though nobody understood it, appeared to give general satisfaction. Then Charlie, also at Olive's request, followed with a hunting-song, known as 'My Little Hunter,' which ran as follows :

'MY LITTLE HUNTER.

'I've as nice a little hunter as e'er you'd wish to see,
So high she lifts her fore-foot, so proudly bends her knee ;
Her fiery head and nostrils red assert her noble blood :
Deep is her girth, and hocks she has that send her through the mud—
My gallant little hunter, my dashing little bay !

'Now see her at the covert-side, responsive to my hand,
While other horses fret and fume how quietly she'll stand ;
But when hounds proclaim a find, and "Forward !" is the cry,
She'll fling the dirt behind her, and o'er the pastures fly—
My gallant little hunter, my dashing little bay !

'The scent is good, the pace is fast, the crowd's soon left behind,
A minute's check, a view hallo, and onward like the wind ;
At a rotten bank and yawning ditch the funkers turn away ;
"The best thing," quoth the master, "we've had this many a day"—
On, my noble little hunter, my dashing little bay !

'Forty minutes now we've run, and the best begin to flag,
Yet Kitty still goes free and fast, the sturdy little nag!
The ground is deep, the jumping big, yet still I keep my place,
Among the foremost riders in this right glorious chase—
My noble little hunter, my dashing little bay!'

There was more of the same sort, but the foregoing is probably quite enough for the reader, although the Spankaways and some others were loud in their plaudits, and demanded an encore. The song was popularly ascribed to Charlie's own muse, but, as a matter of fact, it was an old hunting-song, retouched and partly rewritten by Olive and himself, and, as they thought, greatly improved.

CHAPTER IV.

LILLYWHITE SMELLS A RAT.

During Mr. Prince's absence, Edward, as acting head of the firm, took possession of his father's room, Charlie meanwhile occupying the room which had been his brother's. Lillywhite was always first at the office, generally entering with the postman, from whom he took the letters. After carefully scanning the outsides of them, and forming shrewd guesses as to the nature of their contents, he would put the firm's letters and Edward's on the latter's desk, and Charlie's on his desk.

One morning, about a fortnight after the garden-party, the managing clerk came across a letter with a foreign stamp and the

Geneva postmark, addressed to 'Charles Prince, Esq.'

'Geneva—Switzerland—the Lincolns are in Switzerland—a woman's handwriting—not Mrs. Lincoln's—I know it as well as my own—ergo it must be Miss Lincoln's,' muttered Lillywhite. 'I smell a rat, I smell a rat! I have thought for some time that Edward was sweet in that quarter; but if Charlie is the favoured swain, so much the better. If he wasn't, would she write him a long letter like this?' (feeling it with his finger and thumb, and holding it to the light). 'Not she, not she! And a very sensible young woman, I call her, to prefer Charlie to his conceited jackanapes of a brother. This is a new development. I must watch it. And now I'll put the letters on their desks. They will be here presently.'

A few minutes later Edward arrived.

'My brother won't be here for an hour or two,' he said, after greeting Lillywhite.

'There was a fire at Longmire's last night, and he has ridden that way to ascertain the extent of the damage.'

(The Princes were agents to the Rhadamanthus Fire Insurance Company.)

Shortly afterwards Edward had occasion to consult a law book, which formed part of the collection in the old room, and thither for that purpose he went, going through the general office. As he passed Charlie's desk he noticed the letter which had aroused Lillywhite's curiosity.

'A foreign letter for Charlie! Whom can it be from?' he thought, taking it up. 'Olive, by Jove!'

There could be no doubt about it. He knew that the Lincolns were going to Geneva, and he recognised the handwriting. Here was a chance of ascertaining the nature of Charlie's relations with Olive not to be lost, all the more so as he had almost persuaded himself (the wish being father to the thought) that Olive's flirtation with

Coniston indicated a growing indifference to Charlie.

So, slipping the letter into his pocket, he returned to his own room.

Having gentlemanly instincts and a regard for the proprieties, Edward Prince was fully alive to the meanness and treachery of the deed which he contemplated. But curiosity and jealousy were too much for his scruples. After a moment's hesitation, he wetted a sheet of thick blotting-paper, placed it on the back of the letter, then, putting both between two sheets of oiled paper, screwed them up in the letter-copying press.

In five minutes the adhesive matter of the envelope was so softened that the letter could be opened without difficulty.

Edward opened it, and took out and read the letter. It began, 'My dear Charlie,' and, as touching a greater part of it, might have been written by a sister to a brother, or by one friend to another. Olive gave a

lively description of their journey, of an excursion they had made to the Col de la Faucille, of a never-to-be-forgotten 'tour of the Lake,' and of the sayings and doings of Cousin Paul, who seemed to have been very amusing. The significance of the letter, and, for Edward, its sting, lay in its conclusion. It ran thus:

'And now that you have nobody to be jealous of, I hope you have ceased to worry, you foolish boy! As you know that I love you dearly, and shall never love anybody else, I will protest no more, except that I am yours, and yours only—OLIVE.'

Then there came a P.S., suggesting that Charlie should write to her at the Schweizerhof, Lucerne, enclosing his letter in an envelope addressed to Cousin Paul.

'Confound them both!' said Edward, dashing the letter on the table. 'It's as I suspected at first; they are secretly engaged, and that cursed American cow-catcher is a party to the fraud! That

flirtation was a piece of make-believe, and I actually let it take me in. What shall I do? Suppress the letter, and show it to Mrs. Lincoln when she comes home?'

But when Edward cooled down a little he saw that this, besides being highly dangerous, would do him no good. It was not every day that a foreign letter came to the office. Lillywhite had doubtless observed Olive's missive, and might mention it to Charlie. Neither could he bring it to Mrs. Lincoln's knowledge without admitting that he had committed a shabby action and broken the law. So, reluctantly and *faute de mieux*, he restored the letter to the envelope, and, returning to Charlie's room with the law book under his arm, put book and letter where he had found them.

As it happened, however, Lillywhite had been there a few minutes previously, to place on the table a document which concerned Charlie's department of the business. Naturally he missed the foreign letter, and

as naturally concluded that Edward had taken it.

'Gone, by George!' he mentally exclaimed. 'What's his game, I wonder? Does he mean to keep it, or merely to look inside? And what can be his motive—curiosity, or something else?'

The managing clerk returned to his desk; and while he still pondered these questions Edward went into Charlie's room a second time. So, after a short interval, did Lillywhite.

The letter was in its place again.

Lillywhite examined it deliberately and with deep interest, and his practised eye, sharpened by suspicion, told him that it had been tampered with. The envelope was damp, one of the edges slightly torn, and it appeared to have been touched up with fresh gum.

'A true bill,' he soliloquized. 'Edward has read it. He is mad that Miss Lincoln has written to Charlie instead of to him,

and wanted to know what she said. It almost seems as if these brothers were rivals. Well, I'm for Charlie! He is rather free and easy sometimes; but he has always treated me with becoming respect, and I'll do my best to forward his views, if it is only to spite the other.'

At eleven o'clock Charlie came in, fresh from his ride, his hat slightly on one side, himself looking happy and careless.

'Good-morning, Mr. Lillywhite,' he said pleasantly. 'You have heard of Longmire's fire, I suppose? It does not amount to much. Fifty pounds will cover the entire damage. I don't think the Rhadamanthus will consider it necessary to send a surveyor. They will accept my report. Any letters this morning?'

'You will find several on your desk—one of them a foreigner, I think. Also——'

But Charlie did not stay to hear more. He whipped into his room, shut the door, pounced on the foreigner, slit open the enve-

lope with his desk knife, and devoured Olive's letter, dwelling ecstatically on the concluding portion. He was reading it a second time when there came a knock at the door, followed by Lillywhite.

'I beg your pardon, sir,' said the clerk, 'but I was just about to observe, when you left me—I was just about to observe that I had put the draft brief in *re* Powderley on your desk——'

'All right, I'll look at it,' returned Charlie, rather impatiently.

'Your foreigner is on the floor. Oh, it is only the envelope' (picking it up). 'I hope you have good news of Mrs. Lincoln, sir——'

'Mrs. Lincoln?'

'Yes; I see that the envelope bears the Geneva post-mark, and, as the Lincolns are in Switzerland, I thought you had perhaps news of them.'

In his mind Charlie characterized this observation as 'a piece of cheek'; but,

considering the circumstances and Lillywhite's age and position, he answered, with a show of indifference, that Mrs. Lincoln was quite well.

'And the young lady?'

'Is also quite well,' answered Charlie, reddening.

'I am glad to hear it. Miss Lincoln is a very nice young lady—to my thinking one of the nicest in these parts.'

Here Lillywhite paused and looked keenly at Charlie, but, as the latter made no sign, he went on: 'Would you mind letting me have the stamp, sir? I have a nephew who collects them, and this would please the little chap immensely.'

'Certainly; let him have it. I'll go through this draft at once and make any emendations that may occur to me, and then you can have a fair copy made. I suppose nobody has been in my room besides yourself this morning?'

'Only your brother, for a volume of

"Copeland's Digest," I think, which he afterwards brought back.'

'Yes, most of his law books are here. An uncommonly useful book, "Copeland's Digest." I say, Lillywhite, if there is another foreign letter for me, don't put it on my desk; keep it till I come.'

'All right, sir; I'll not forget. I thank you for the stamp, Mr. Charles;' and with that the managing clerk pocketed the envelope and left the room.

'He need not have taken the envelope for the sake of the stamp,' thought the young fellow discontentedly; 'but never mind, it is only the shadow: here is the substance' (looking fondly at the letter). 'I wonder whether Old Sly Boots suspects anything. He looked very knowing when he asked after Miss Lincoln. However, that would be better than for Ned to spot one of Olive's letters. I wonder whether he saw this? I don't think so. He only came in for a book. But he might another time. He won't have

the chance, though. Lillywhite will take care of the next, and he isn't a man who talks—except to ask questions. . . . Dear Olive! I must read her letter once more, and then for a grind at this infernal brief.'

Meanwhile, Old Sly Boots was mending his pens (he always wrote with a quill), and rejoicing hugely over his morning's work. He had scored again—added to his store of secrets, and, as he believed, got a hold over both the brothers. Beyond a doubt Charlie was carrying on an amatory correspondence with Miss Lincoln. He had received one letter and expected others, which he did not want anybody to see, especially Edward. If he only knew that Edward had read his precious missive before he read it himself! A word from him, Lillywhite, would set the brothers by the ears, and he wagged his portentous nose in delight as he thought of the clever way in which he had secured possession of the compromising envelope. It might prove a valuable piece of evidence.

The mere sight of it would be enough to show Edward that his treachery had not passed unobserved.

But Old Sly Boots knew how to bide his time. Whether and in what fashion he should utilize his newly-acquired knowledge depended on circumstances. He hoarded secrets as misers hoard money, for the mere pleasure of possession, and seldom used them—save either as a means of capturing others, or, on rare occasions, to show his power.

Charlie, of course, answered his sweetheart's letter, and the correspondence went on until Captain Coniston left Europe for America, and the ladies betook themselves to the Italian lakes, when Olive, prescient and thoughtful as ever, deemed it expedient to put an interdict on her lover's letters; nevertheless, she continued to write to him, and her missives, thanks to Lillywhite's watchfulness, were received without being seen by anybody else.

And so the summer days wore away, and the younger Prince, as happy as they were long, dreamt of a still brighter future, while Ned, nursing his wrath in silence, indulged in thoughts inimical to his brother's peace, even at times to the extent of hoping that Charlie would break his neck next hunting season.

Mrs. Prince, happily unsuspicious of her sons' rivalry, was gladdened every fortnight by a letter from her husband. Mr. Prince found the business which took him to Trinidad much more complicated than he had been led to expect, and his stay there was likely to be longer than he had originally anticipated. For the rest, however, all was well with him. He spoke in the highest terms of the beauty of the island and the hospitality of its inhabitants. His health left nothing to be desired, and the change and freedom from small worries (which meant great anxieties) were doing him 'a power of good.' He still hoped to be back

in time for the October cub-hunting, and in the course of a mail or two would be able to say by which packet he should return.

The letter containing this information was received early in September, and greatly rejoiced Mrs. Prince.

'We shall have your father back in a month,' she said to her sons.

'Hardly. If he lets us know by the next mail but one that he is leaving by the following packet he won't be here for six weeks or so. For my own part, I do not expect him until about the middle of October, which will be just within the limit allowed by the insurance company,' returned Edward, who suspected that his father was making the most of his holiday, and could, if he had liked, have got through his business in a month.

'You always were a kill-joy; I think you make it a rule never to agree with anybody,' said his mother, rather resentfully.

'If you mean that I neither cherish

illusions, nor shape my opinions according to my desires, you are right. A lawyer has no business to cherish illusions.'

'Well, perhaps you are right, dear. All the same, I hope I am not cherishing an illusion in believing that your father's next letter will fix the day of his return, and that we shall have him with us by the end of the month.'

Edward shook his head and smiled dubiously, and Mrs. Prince, perceiving that he did not agree with her, let the subject drop.

The result justified his scepticism, albeit in a way which he little anticipated. The following mail brought no letter whatever, to his mother's great disappointment.

'What can have happened?' she said. 'He has never missed writing before.'

'Perhaps he has not missed writing, merely missed the mail. That is a possible chance, and I rather wonder it has not happened before,' quietly observed Edward,

who, when the ordinary seemed to afford an adequate explanation for aught obscure, never admitted into his calculations the extraordinary.

'I wish I could think so. But how do you know that he was not too ill to write?'

'I don't, any more than you know that he was. But I think that if he had been ill, at any rate seriously ill, we should have heard. The agents would have informed us. To my mind the wonder is that my father's letters have come so regularly; so slight a cause may make a man miss a despatch—the carelessness of a clerk, the stupidity of a servant; and from Trinidad there are only two despatches a month, remember; miss a mail and you lose a fortnight.'

'That is true; yet I cannot help thinking that if all had been well with your father we should have had a letter from him as usual; and I shall be very anxious until the next mail comes in.'

Charlie, who was present, held his peace.

He did not want to discourage his mother, and his opinion, if he had expressed it, would have confirmed her in her fears. For, Edward's arguments to the contrary notwithstanding, he had an uneasy feeling that all was not well with their father.

CHAPTER V.

EVIL TIDINGS.

The morning-room at Holmcroft was neither too large to be cosy nor so small as to be cramped. The furniture was substantial without looking heavy; two French windows opened into a beautiful bit of garden, and the oil paintings on the walls, the flowers on the table, and a merry fire burning in the grate, gave it a bright, home-like aspect, which made it one of the pleasantest rooms—in the opinion of Mr. Prince, whose portrait surveyed the scene, the very pleasantest in the house.

Here, on a certain morning in the latter half of September, the members of his family whom he had left at home are

having breakfast. Edward is the only one who appears to be eating with appetite. His manner is as quiet, his face as impassive, as usual. But Mrs. Prince's face is gray and worn, and there are dark circles round her eyes, as though she had passed a sleepless night. Her hand trembles so much that she can scarcely pour out the tea, and when her sons offer her anything she silently refuses. Charlie makes a show of eating, but after every mouthful pauses and looks nervously towards the door.

The letters nearly always come while they are at breakfast ; the West India mail is due, and the shipping intelligence of the *Times* reports that the *Tamar* arrived at Southampton early on the previous day. A few minutes will decide whether Edward is justified in his confidence or his mother in her fears.

Presently there is a knock at the door, and a servant enters with a tray, on which are letters and a newspaper or two. He

passes the lady of the house and offers the tray to her elder son.

'Is there nothing for me?' she demands in a tone of eager anguish.

'No, madam; all for Mr. Edward.'

Mrs. Prince falls back in her chair with something like a groan, and then, recovering herself and leaning forward, inquires whether the servant has not made a mistake.

'There must be news from father by this mail,' she says. 'One of those letters——'

'Has the Port-of-Spain post-mark. But the address is not in his handwriting. However, if the letter is not from him, it will tell us something about him.'

Edward opens the letter smiling, but he no sooner begins reading it than his countenance changes ominously.

'What is it?' cries Mrs. Prince. 'There is something wrong; I can see it in your face.'

'Father is ill,' he says in a faltering voice.

'Give me the letter—let me see it.'

'Wait a minute, mother, till I have read it through. I—I can scarcely make it out.'

'Give it me, I say!' and, leaning over, she snatches the letter from his hand.

The first words on which the poor lady's eyes light are these:

'I deeply regret to inform you that your father is no more. He died on the 13th inst. from the effects of a snake-bite.'

'Dead! Dead! Leonard dead, and it was I who let him go!' moans the stricken woman, and then sinks back in a swoon.

The young men take her in their arms, lay her on the sofa, and ring for help.

'Is it really true? Is father——' gasps Charlie, who feels as if he were playing a part in some frightful nightmare.

'Too true. It is terrible! Read the letter.'

The letter, though sympathetic, was brief. The writer had evidently been pressed for time. He told that Mr. Prince, while on a

yachting expedition in Venezuelan waters, had been killed by the bite of a snake. A full account would be found in the newspapers, which the writer was sending by the present mail. The body had been buried in the Port-of-Spain cemetery. Further particulars, together with all the deceased's papers, and certificates of his death and burial, would follow by the next opportunity.

When Mrs. Prince regained consciousness her condition was so pitiable, and she talked so wildly, that the brothers did not think it would be right to leave her even for a short time. It was therefore agreed between them that Charlie should stay with her while Edward went to the office, calling on his way at the Rectory to ask Mrs. Manners (the Rector's wife) to come and keep their mother company.

Charlie, although he strove bravely to keep up, was so undone that he could scarcely speak, and in no condition to offer

consolation to anybody else. Besides, how could words, mere words, mitigate the measureless sorrow which had come upon them? The dear father whom he had so tenderly loved, who, as long as he could remember, had been good and kind to him, his best friend and faithful companion and counsellor, was gone—gone for ever. Never more would he hear that cheery voice, meet that kindly smile, feel the pressure of that revered hand; and as the poor lad looked up with tear-bedimmed eyes at his father's portrait, it seemed to him as though all the gladness were gone out of his life and he should never know happiness again.

And the manner of his father's end increased the sharpness of his own grief. The thought that he had died a terrible and painful death in a strange land made Charlie almost frantic. He wanted to know more, to know all, and when Mrs. Manners came and took his place by his mother's side he

opened one of the papers (Edward had taken the other) and read the account mentioned in the letter.

It appeared that towards the end of August, being about a month before the time which he had fixed for his departure from the island, Mr. Prince accepted an invitation from several of his friends to join them in a short cruise in the Bay of Paria, in a hired steam-yacht. It was to be a sort of marine picnic. The day was fine, the air balmy, and there was barely enough wind to ripple the surface of the tideless sea, which Columbus or his successors christened the Gulf of Sadness. The party included a fair proportion of ladies; there was music on board, and for awhile all went as merry as a marriage-bell.

After skirting the north-eastern coast of Trinidad, touching at Goose Island, and looking at the Bocas, the yacht was steered for the Spanish Main, the idea being to 'let go' in an inlet known as Chacachacra

Bay, and afford any who were so minded an opportunity of landing and spending an hour on Venezuelan soil. Three or four of the party, however, among whom was Mr. Prince, having their lives insured under conditions which precluded them from landing on the continent, stayed where they were.

But owing to some mismanagement—probably neglect of sounding, for the bay was not buoyed—the steamer ran on a mud-bank, stuck there, and heeled over. She did not appear to be any the worse, and so long as the sea remained smooth was in no danger; yet, as the wind might get up before morning, and the position of the steamer rendered staying on board at night very uncomfortable, if not altogether impossible, the passengers, on the advice of the captain, went ashore. Meanwhile, a falucha, then lying at anchor in the bay, was despatched to Port-of-Spain for a tug, which, as the captain thought, would get

the yacht off without difficulty. But the wind being contrary for the falucha, the tug was not likely to arrive before noon on the following day.

There was very little to see ashore—a few fishermen's huts, roofs on stilts, a plantation owned by a coatless peasant (who called himself Señor Don Ramon Estramadura, and politely placed all his possessions at the disposal of his uninvited guests), and a background of primeval forest.

Bedding was got ashore, hammocks were slung in Don Ramon's *patio* and elsewhere, and the excursionists, fanned by a gentle breeze, which cooled the air and dispersed the mosquitoes, passed a pleasanter night than might have been expected.

At daybreak most of the men set off to bathe in a freshwater creek, which Don Ramon had pointed out to them, and where, as he assured them, there were no alligators. Indeed, according to his account, the place enjoyed a complete immunity from what the

Spaniards call *plaga*, meaning thereby noxious creatures generally.

The part of the creek chosen for the bathe was secluded and picturesque, overshadowed by trees, but close to an ugly bit of swamp, which one of the party protested that he would not cross for a thousand dollars in gold.

After swimming and splashing about in the creek for some ten or fifteen minutes, Mr. Prince landed at a spot a few yards from the point where he had left his clothes. On his way thither he was seen to step on what at first sight seemed to be a log of wood. But quick as lightning the log upreared an evil-looking head, and fastened on Mr. Prince's leg.

In his surprise and horror Mr. Prince screamed, and one of his companions—the same who had said he would not cross the swamp for a thousand dollars in gold—ran to him just as the snake, loosing its hold, glided away.

'My God! a water-mocassin!' he exclaimed.

'Is it dangerous?' asked Mr. Prince. 'It felt like red-hot needles, but the wound does not seem much.'

It was hardly perceptible, indeed. Only two slight punctures, from which two drops of blood were slowly oozing.

'Dangerous! Come here, Masters. Quick—come at once!'

Masters was one of the party, and a surgeon. He came running.

'Mr. Prince has been bitten by a water-mocassin.'

The doctor turned pale.

'A water-mocassin! Are you sure?'

'Quite; I know them only too well. I have seen scores. And that swamp is just the place for them. What is to be done?'

'If I had my pocket-case with me I would cut the piece out right away. There is only one chance—we must try and suck the poison out.'

'The bite is dangerous, then?' said Mr. Prince.

'It is; I could not say otherwise without telling you a lie. The water-mocassin is one of the most venomous snakes known, but we may perhaps succeed in sucking out the poison. Lie down, please. Fetch Mr. Prince's clothes, Power, and one of you go at once to the steamer for my pocket-case. Bring also brandy—and the captain has some medicines, I think. If he has any laudanum, or morphia, or chloroform, bring them, too.'

And then Dr. Masters began to suck the wound, Power and the others occasionally relieving him. When the brandy and the laudanum came he gave the patient strong doses of both.

These measures, though they may conceivably have prolonged the span of Mr. Prince's life for a few hours, did not, unhappily, suffice to save it.

When the steam-tug arrived, they carried

him on board the yacht, and there, shortly before sunset, he died.

At the outset he suffered much, but whether from the effects of the venom or the brandy and laudanum, or all three combined, he presently sank into a state of semi-consciousness, and at the last appeared to be entirely free from pain.

On the following day his body was laid in the Port-of-Spain cemetery.

The writer of the account had obviously personal knowledge of the events which he described, and the editor of the paper, in bringing it to the notice of his readers, observed that the catastrophe had caused a most painful sensation in Port-of-Spain, where, during his short sojourn, Mr. Prince had made for himself many friends, and gained the confidence and respect of all with whom he had come in contact.

When Charlie had ended his reading he consulted Mrs. Manners as to the expediency of showing the account to his mother.

He thought it might rouse her from the tearless apathy into which she had fallen. Mrs. Manners agreed with him, and, handing her friend the paper, pointed out the portentous headlines :

'A Terrible Fatality.

'The Death of Mr. Leonard Prince.'

Mrs. Prince took the paper and read the account, read it again and again, weeping.

'Oh, God!' she murmured, 'that he should die thus, away from us all, without a word of farewell, and be laid in a grave I can never see. Why did I let him go? Why did I let him go?'

In truth, Mrs. Prince was suffering from stings of conscience as well as from grief for loss of her husband. She saw now, as she might have seen before, had she not wilfully shut her eyes, how the breach of trust which he had committed, mainly at her instance, had weighed on his mind and

embittered his life. She allowed him to go to Trinidad, against her better judgment, for money. Or, to put the matter more accurately, she would have used her influence to prevent him from going if money had not been needed; and the need was created by that first fatal step which she had persuaded him to adopt.

Yet, when she was somewhat recovered from the shock and could think calmly, it was not difficult to convince herself that she had acted for the best. Nobody could have foreseen the fatal issue of the enterprise. Leonard himself was eager to go, and everybody thought that the voyage out and home would do him good. Yes, she had acted for the best, and terrible as was the blow, it had its compensations.

Her dear husband had not died in vain. The insurance money would make good the misappropriation, and the world would never know that her eldest son was a thief and her husband a defaulter. True, the rest of

her life would be an abiding sorrow; but Leonard Prince's memory would be honoured in the place where he was born, and Edward and Charles could look their neighbours in the face without shame.

This was the way in which Mrs. Prince looked on her husband's death when the stress of her grief was beginning to abate.

And Edward, though a man of neither strong affections nor noble nature, was as much affected by the terrible news as his mother and his brother. His father's tragic death gave him intense pain, and for awhile, albeit he had pressing affairs on hand, he could think of naught else. But this was not for long. The sun had hardly gone down on his grief before he said to himself that, regarded as an incident, his father's death was by no means a misfortune without alloy.

The next day he said to himself that it was a very good thing; and before long Edward had come to the conclusion that it

was the best thing that could have happened—in his own interest and that of the family.

He would step into his father's shoes, become the head of the firm, and for several years to come take the lion's share of the profits. It was, moreover, an immense relief to know that the family skeleton had been buried in his father's grave. The insurance money would put right that awkward matter of Mrs. Lincoln's trust, and the annual premiums, if he decided to continue the policy in Charlie's name and his own, might be greatly reduced.

And he could not help thinking that his accession of fortune, and the importance he should derive from being head of the firm and boss of Peele (as he fully intended to be), would influence Olive in his favour, and induce her to cease her philandering with Charlie. She was a girl who valued position; and by the time she was free to marry he should be able to offer her a

position which she would not disdain. For Edward believed that he could greatly increase the already considerable profits of the office, and in dreams saw himself M.P. for the borough, and a man of mark in the county.

CHAPTER VI.

AN UNPLEASANT SURPRISE.

Three or four days after receiving tidings of his father's death, Edward read the will to his mother and brother.

The testator appointed his wife and his son Edward as his sole executors and trustees. The business, subject to the payment of five hundred a year to the widow during her lifetime, was left to Edward and Charles in the proportion of two-thirds to the former and one-third to the latter, until the younger should attain his twenty-sixth year, when he would take an equal share with Edward. Mrs. Prince was to remain in possession of Holmcroft, and have the use of the furniture in common with her two sons. After her

death the house and its contents were to be offered to the elder of them at a fair valuation; if he declined the offer, then to the younger. In the event of both of them declining to purchase the property, it was to be sold to the highest bidder, and the proceeds to be divided equally between them. The personalty was also to be equally divided, except the carriage-horses and the carriages, which were left to Mrs. Prince. All the other horses were left to Charlie.

Jack's name was not mentioned. Nor was there any allusion to the secret.

The will having been executed several years previously, when Charlie was under age, he took his exclusion from the executorship as a matter of course. Moreover, two executors were quite enough, and he had full confidence that Edward, with whom his relations were now as seemingly fraternal as they had ever been, would administer the estate honestly and well.

'How much was father's life insured for?' he asked.

'Fifteen thousand pounds. We are all in the same policy, you know; and if either of us were to die the same amount would be payable to the surviving member of the firm.'

'How good of father to make so great a sacrifice for our benefit! He must have paid two or three thousand pounds in premiums. We shall be quite rich!'

'Yes,' said Edward dryly, 'we shall not be badly off. Your third share will make more than a thousand a year net.'

'I would give it all, give everything, if we could have him back for one short hour!' exclaimed the young fellow passionately; and then, too full to say more, he left the room.

'Shall we tell him now, or not?' asked Edward of his mother deferentially.

He did not say whom or what, but Mrs. Prince understood him perfectly.

'We will tell him neither now nor at any other time,' she answered emphatically, though her voice was low and troubled. 'Why should we? What would be the good?'

'That is not exactly the question, mother. We must tell him sooner or later.'

'But why?'

'Don't you see? He is a beneficiary, and we shall have to account to him for his share of the fifteen thousand pounds we are going to receive from the insurance company. Suppose he asks how I am going to invest it? It will be quite within his right.'

This was a new idea to Mrs. Prince, and it evidently caused her great annoyance. She made an impatient gesture, and before answering thought deeply for several minutes.

'You say he must know sooner or later,' she said at length; 'let it be later, then. If poor father had wanted him to know he

would have told him, and we must respect father's wishes. It is a duty, a sacred duty. Besides, I don't want him to know.'

'But what shall I say if he asks how I am disposing of the money?'

'Say you are investing it in Consols. You will have to do so, won't you? Mrs. Lincoln's fortune was in Consols.'

'So far you are quite right, and the expedient might answer for awhile. But he must know eventually, and, to tell the truth, mother, I don't like taking the responsibility of keeping it from him,' said Edward uneasily. He feared that by letting Charlie think the insurance money was available for distribution he might at some future time have it in his power to demand payment in full of his share therein. As Edward had often told his clients, the path of trustees is beset with snares and pitfalls, and they cannot be too careful.

'I will take the responsibility. When I am gone—and I do not think I shall long

survive this fearful trial—when I am gone you can please yourself. But for the present, at least, Charles must not know. You will not tell him, Edward, without my permission? Promise me!'

Mrs. Prince generally got her way; and Edward, feeling that it would be unseemly—at any rate, just then—to set his mother at defiance, gave the required promise, albeit reluctantly and with a bad grace.

'I have my reasons,' she said.

He guessed as much, and, having a shrewd idea what they were, felt all the more vexed; for Edward had no sympathy with sentiment when it conflicted with common-sense. Charlie had been Mr. Prince's favourite, and he Charlie's model and faultless exemplar; and the mother shrank almost with horror from letting the lad know that his father had made free with Mrs. Lincoln's fortune. He might not see, as she did, that in this instance, at least, the end justified the means. It would be quite time enough

to tell him—if he must be told—when the new trustees had been appointed and the defalcation made good. The wrong—the unavoidable wrong, as she put it to herself —would then be redressed, and nobody, much less Charlie, would have any right to complain.

The day after the reading of the will Edward informed the insurance company of his father's decease, at the same time intimating that on receipt of the certificate of death from Trinidad he should prove the will and make a formal claim for the amount payable under the late Mr. Prince's life policy.

The company's secretary 'had the honour to acknowledge the receipt of the letter, and awaited his correspondent's further communication,' which, he assured him, would have the prompt attention of his directors.

'That's all right,' thought Edward, as he docketed and filed the secretary's letter. 'Payment is due three months after noti-

fication of decease; but it's a rich company, and I have no doubt will settle on production of the probate. That's the good of dealing with a first-class firm. Rather a pity, though, that the premium was paid only last month. If it had fallen due this month or next we should have saved five hundred pounds. However, we cannot have it every way. . . . I think we had better continue the policy on our joint lives. Charlie is sure to break his neck one of these days, and fifteen thousand, and nothing to pay out of it, would be a fine haul!'

The news of Mr. Prince's death caused an even more painful sensation in Peele than it had caused in Port-of-Spain. As the local paper observed, it cast quite a gloom over the town. Everybody of note in the neighbourhood left cards at Holmcroft; and Mrs. Prince received so many letters of condolence that she was obliged to answer them by lithographed circulars.

The Town Council held a special meeting,

at which an address of condolence to the widow and family was unanimously adopted, and a resolution taken to place a marble bust of their late colleague in the vestibule of the Town Hall. The local justices adopted a similar address; and the County Court judge delivered from the bench an eloquent eulogium on the deceased gentleman, and expressed the warmest sympathy with his family in their bereavement.

The theme of the addresses and of the speeches by which they were supported was the late Mr. Prince's public spirit, unfailing urbanity, and unswerving integrity—above all, his integrity.

'Although for forty years member of a profession which affords more scope for equivocal practices than any other, and is popularly, yet erroneously, supposed to be incompatible with high honour and fair dealing, nobody has ever ventured to question Mr. Prince's honesty and straightforwardness. His best epitaph will be that

he never took up a questionable case or engaged in a transaction that would not bear the light.' Thus the judge.

All this was very pleasing to Mrs. Prince, and made her bereavement more tolerable. But it suggested a possibility which, when she thought of it, terrified her beyond measure.

'If they should get to know!' she said to Edward.

'They won't get to know, mother. There is less likelihood of their getting to know than ever there was. In a month or so I shall draw the insurance money, and put the right amount in Consols, in our joint names, as trustees under the will of the late Leonard Prince. Then we shall be as safe as houses.'

'But doesn't Lillywhite know?'

'He only guesses. And if he were to say anything, nobody would believe him. I should only have to open the safe and show the certificates to convict Lillywhite of a

base slander. Besides, he is very much cut up about father's death; and to do him justice, I do not think he has the least desire to play the traitor. What would it profit him?'

Mrs. Prince gave a sigh of relief.

'Well, get the money and buy the Consols as soon as ever you can, dear,' she said; 'I shall be on pins till you do.'

A few days afterwards, Mrs. Prince received a letter from Mrs. Lincoln, who was at Pallanza. She had read an account of Mr. Prince's death in the *Times*, quoted by that paper from a Trinidad contemporary. She could not have been more shocked and distressed, she said, had Mr. Prince been her own brother, and warmly sympathized with Mrs. Prince in the grievous misfortune which had befallen her, all the more as it was a grievous misfortune for herself. Since her own husband's death, Mr. Prince had been her best friend; she was under the greatest obligation to him for acting as her

trustee and discharging the duties of the office so faithfully and well. She presumed she would now have to find another trustee —perhaps two—but as to this she would confer with Edward on her return to All Hallows.

Mrs. Lincoln observed further that she doubted whether she should remain at All Hallows during the coming winter. It was an expensive place to keep up, and the Chancery suit had made serious inroads on her income. She felt disposed to take a house on the coast, within easy reach of London. But of this more when they met; she expected to be at All Hallows for a few days in the course of the following month.

'That means,' said Mrs. Prince reflectively, after Edward had read the letter—'that means she has made up her mind to leave All Hallows.'

'It certainly looks so.'

'I shall be very sorry. Mrs. Lincoln is a pleasant neighbour and a kind friend; and

you would not have nearly so many opportunities of meeting Olive.'

'If I remain Mrs. Lincoln's legal adviser —and I think I shall—and if this Chancery suit goes on—and I am sure it will—I shall meet Olive pretty often.—And Charlie will meet her very seldom,' he thought. 'It is a most excellent idea, and I hope Mrs. Lincoln will carry it into effect.'

'Has it ever occurred to you that she may make you her trustee?'

'It has, and I trust she will—one of them. That will keep the business in the office.'

'Need she appoint two?'

'There is no law compelling her to do so; but you may depend on it that she will.'

'Why?'

'Because it is the right thing to do, and Mrs. Lincoln knows it. She appointed two in the first instance, and only refrained from appointing a successor to Wilmot because of

her unbounded confidence in father. She cannot be expected to have the same confidence in me—yet.'

'Well, I hope she will provide you with a pleasant colleague, dear.'

'I hope so. One who will sign whatever I put before him, without reading it, and never bother his co-trustee with idle questions.'

The same post that brought Mrs. Prince the letter from Mrs. Lincoln brought Charlie a letter from Olive, full of deep feeling, and expressing the warmest sympathy and love. It must be terrible to lose such a father as his had been, she said, and her heart bled for him; indeed it did. His sorrow was her sorrow, his loss her loss, not only because she felt for him and with him, but because she had loved and honoured Mr. Prince more than she could tell. He was one of the best and sunniest men she had ever known. It was a great blessing to have had so good a father, and

she counted it a priceless privilege to have had such a friend.

And then Olive went on to speak of themselves, mentioning the probability of her mother giving up All Hallows, and regretting the concealment they were obliged to practise. But she held out a hope that when the time of mourning for his father was past, her mother might be prevailed upon to sanction an informal engagement—an engagement, that was to say, not to be made public until Olive came of age.

Charlie read this letter with mingled feelings. It gave him a strange sense of sweet pain. Olive's appreciation of his father's noble qualities, the assurance of her sympathy and love, were unspeakably grateful to him. But the thoughts her words suggested and the consciousness of the irreparable loss which he had sustained wrung his heart with anguish. With his father gone and All Hallows empty, Peele

would be like a strange land. The dear old days, so full of pleasure and enjoyment, when the present had no sorrows and the future no terrors, were gone for ever. Fair as were his prospects, and albeit he had come into a goodly heritage, and Olive was loving and true, he was still cast down; and at times he had a vague foreboding that his father's death would prove the harbinger of further misfortunes, as well for himself as for others.

But only at times, for he was too busy for much brooding. It almost seemed as though Mr. Prince's demise had created business. It poured in from every side, and Charlie got his full share of it. Then the books had to be balanced, and other preparations made for proving the will. At the same time, Edward was making interest to obtain the public appointments so long held by his father. The brothers had already received a kind letter from Lord Hermitage, in which he spoke in high terms of the late

Mr. Prince, and requested them to act as his agents on the old terms.

The papers from Trinidad did not come quite so soon as Edward expected, but within a few days of their arrival he and his mother paid the succession duty and proved the will.

'When will you write to the insurance company?' asked Mrs. Prince, when the transaction was completed.

'This very day; I have only been waiting for the probate, which I shall, of course, let them see.'

'And how soon are you likely to get the money?'

'In a few days. The directors meet on Tuesdays, I think, and as everything is in order, I don't see why they should not send us a cheque at once. The Ægis makes a speciality of prompt settlements.'

'That is well. What a relief it will be! Before your father died it did not trouble me much. But now I know how much he must have suffered.'

On the Wednesday next after this conversation, Edward found on his table a bulky packet bearing the seal of the Ægis Life Assurance Office.

'They have returned the probate,' he said to himself; 'and sent a cheque, I wonder? If they have not, I will offer to allow them two months' interest at bank rate. Mother worries so, and I want to get the confounded thing off my mind' (opening the packet). 'A letter—of course—but no cheque. . . . What—why—they—villains! idiots!—what do they mean?' and Edward Prince, after turning as pale as if he had seen a ghost, reddened with rage and dashed the letter on the floor.

Then he picked it up and read it again. Thus the portentous missive ran:

'Dear Sir,

'I am instructed by my directors to inform you that as facts have come to their knowledge which lead them to

believe that Mr. Leonard Prince did not observe the conditions of his license, they are unable to make any payment in respect of the joint policy (No. 43,751).

'I have the honour to return herewith the probate of your late father's will, the receipt of which be good enough to acknowledge.

'Your obedient servant,

'MYLES CUTTER, Sec.'

CHAPTER VII.

EDWARD'S DILEMMA.

The refusal of the assurance company to comply with his demand was a greater shock to Edward than his father's death. The latter event, though it befell so suddenly and tragically, was at least in the course of nature. It had been foreseen, and, in a sense, provided for.

But that an office like the Ægis should decline to pay up was an undreamt-of contingency, a bolt from the blue, and Edward was so fiercely indignant at what he deemed the company's flagrant dishonesty, and so sick with disappointment, as to be rendered for awhile unfit to consider the matter fairly.

'"My directors" decline to pay, do they?' he muttered. 'Well, I'll make them pay, then. I'll sue them; I'll expose them; I'll smash them! Haven't we paid the premiums regularly all the time? Didn't I get a license and pay for it? . . . It's fearfully awkward. What will my mother say, and what shall we do about the trust-money? Mrs. Lincoln will be here in a fortnight, and if she appoints new trustees before I get the money out of these rascals—that would be ruin! But I must get it; there is no other word for it—must, must! . . . From facts that have come to their knowledge they have reason to believe that father did not observe the conditions of his license. By going ashore when the steamer went aground, I suppose. They have seen the account in the papers. They argue that if he had not landed he would not have been bitten by the snake. But he was obliged to land; if he had stayed on board and it had come on to blow he might have been drowned.

He acted for the best. He could not prudently have done otherwise. . . . No! There is nothing in it. It's just a miserable attempt at chicane, unworthy of a great office like the Ægis. They think I am in want of the money, and that they can frighten me into offering a compromise. I'll see them —— first. I'll not take a penny less than the full amount. . . . Shall I confer with Lillywhite? The old fellow is very shrewd. . . . No, I'll write to the secretary, and ask what he means, and keep my own counsel till I get his answer.'

So Edward, bottling up his wrath, constrained himself to write a studiously courteous, yet curt and slightly sarcastic letter, asking Mr. Cutter 'kindly to state for his information the precise ground on which the company refused to pay the amount for which his father had insured his life, and paid the stipulated premiums regularly, and to the last fraction.'

Mr. Cutter's reply came in due course.

It was to the effect that, after reading the account of the late Mr. Prince's death in the public papers, an account which was implicitly confirmed by the certificates his executors had submitted to him, the directors could come to no other conclusion than that he had invalidated the policy by violating its provisions. The license was for a voyage to and from Trinidad, and the perils incident thereto, and a limited residence in the island. It did not include the perils incident to a cruise in the Bay of Paria and a landing on the Spanish Main. In these circumstances the directors could not, in duty to their shareholders, pay the amount for which the late Mr. Prince had insured his life by the joint policy (43,751).

'There seems to be something in it, after all,' soliloquized Edward, when he had read the letter. 'The accident was clearly not incident to the voyage between England and Trinidad. But surely a license to reside in Trinidad implies a right to do whatever

an ordinary resident in the island would do —cross a river, climb a mountain, or cruise in the bay, which is almost completely land-locked, and as much a lake as a sea. However, I will have Lillywhite in and hear what he says—two heads are better than one—and I may as well tell Charlie at the same time. It will save trouble.'

So the two were called and the matter laid before them.

'What do I think about it?' exclaimed Charlie impetuously. 'Well, I call it a piece of infernal rascality! The grounds on which these people want to repudiate their liability appear to me quite frivolous, and I should pitch into them without further notice.'

Edward smiled.

'What do you say, Lillywhite?' turning to the managing clerk.

'Well, I cannot quite agree with Mr. Charles, that it is a piece of rascality. There are two ends to a stick, break it as often as

you will, and it seems to me that these people have a case, though not one to run away with; and they are surely taking a very narrow view of their obligations in refusing to pay. But it is a nice point, a very nice point, and one as to which two good lawyers might easily arrive at opposite conclusions. Was your father, according to the strict letter of his license, justified in taking that cruise? That is the question. I should say he was, and I can promise you one thing, Mr. Edward: if it comes to a fight, and the case is tried in this county, you'll get a verdict, whatever the lawyers say. But perhaps the company don't mean fighting, after all. How would it be to show your teeth — write that, in view of the position they have taken up, you have no alternative but to proceed for the recovery of the sum due under the policy, and inquire who will accept service for them?'

'That is exactly what I thought of doing,

Lillywhite, and I will do it to-day—nothing like striking while the iron is hot.'

This ended the conference, Edward turned to his desk, and the other two left the room.

'A very unpleasant affair this, Mr. Charles!' observed the managing clerk sympathetically, when they were in the outer office.

'Very; and rascally, too, on the part of the Ægis people, I call it. But you don't think there is any chance of their winning, do you?'

'Not with a Peele jury. But when you go to law you never know what the issue will be. A surprise may be sprung on you at any moment; and fifteen thousand pounds is a large sum either to gain or lose.'

'Yes. I wonder why my father insured his life for so much. It was very, very good of him; but there was really no need. My mother is provided for by her marriage

settlement, and the office will bring in quite enough for Ned and me.'

'One of you might get married, and that would involve another establishment, you know.'

'It would not involve an outlay of fifteen thousand pounds. However, that is no reason why the insurance company should not pay up, and I am glad that Ned is going for them.'

'Humph! They have not told him, then. I thought as much,' mused Lillywhite, as he returned to his desk. 'They ought to have done. It may be my duty to enlighten him one of these days.'

Mr. Lillywhite, as Edward had informed his mother, was a good deal 'cut up' by Mr. Prince's death. He knew that he had not been very kind on the occasion of their last interview; letting pique get the better of propriety, and rather returning evil for good than good for good (Mr. Prince had always treated him handsomely), and being at the

bottom by no means a bad fellow, he greatly regretted the fact—'it stuck in his crop,' to use his own expression; and by way of making amends the managing clerk resolved to do all that he could for his late employer's family. This meant Mrs. Prince and Charlie, particularly Charlie; for though Edward had observed the conditions of their compact, and since his father's death had been surprisingly affable, the managing clerk did not love him.

Though Lillywhite had not been told so, he inferred with certainty that the insurance money was destined to replace Mrs. Lincoln's trust fund; he also foresaw that failure to recover the amount from the company would lead to a serious crisis in the fortunes of the family and the firm.

It would be his business to protect Charlie.

Edward might look to himself.

'If he likes to get into a mess—make himself a party to the fraud, and run the

risk of being struck off the rolls—that is his affair,' thought Lillywhite.

By return of post came an answer to Edward's second letter to Mr. Myles Cutter. It was provokingly laconic, and ran as follows :

'I have the honour to acknowledge the receipt of your esteemed favour of yesterday, and, in reply, beg to inform you that Messrs. Bartrum, Fox and Crafty, Chancery Lane, are prepared to accept service on our behalf.'

'They do mean fighting, then,' muttered Edward between his set teeth. He had cherished a lingering hope that when 'my directors' saw that he was in earnest they would climb down.

'So be it. I will hurry on the action with all speed; draw up a case for counsel's opinion, and retain Goring and Somers. There is no reason why the cause should not be tried at the Winter Assizes.'

When Edward went home he told his mother.

'The insurance company won't pay,' he said bitterly.

'Won't pay! Why?'

'There, read for yourself,' showing her Cutter's letters and the copies of his answers.

It is given to few people to consider judicially cases in which they are personally interested, and Mrs. Prince was not one of them. In the refusal of the Ægis to pay she saw only a vile attempt to ruin herself and her children, and denounced the company with passionate indignation.

'You must make them pay. Don't dally, make them!' she cried.

'You may be sure I shall do my best, mother.'

'Your best won't do, Edward. You must make them. What is law for, if not to redress wrong and punish fraud? You are a lawyer, are you not?'

He tried to explain, but she interrupted him with angry exclamations, until at length he, too, grew angry.

'Do you suppose I have not as much interest in getting the money as you have?' he said. 'If you think I am not competent to conduct the case, put it into the hands of some other solicitor. I won't stand in the way. But at least listen to reason, and please to understand that, though I will strain every nerve to succeed, it is beyond my power to guarantee success. As for the law and fraud, and wrong and so forth, perhaps the less we say about that the better.'

Mrs. Prince rose from her chair, her nostrils quivering, her hands clenched, and fierce words rose to her lips; but, restraining herself by a great effort, she asked her son quietly, albeit in a voice trembling with suppressed wrath, what would happen if he did not succeed.

'Frankly, mother, I don't know. It will be time enough to consider that contingency when it arises, and I think we shall succeed; the chances are at least in our favour. I

only want you to understand that the company have a case, and we must not reckon on success as a certainty.'

'When, then? how soon?'

'When is the case likely to be tried? In two or three months, I hope. At any rate, before Whitsuntide.'

'God help me!' she murmured. 'Until then I will try to possess my soul in patience. . . . But Mrs. Lincoln is coming to confer with you about the appointment of fresh trustees. She will be here in a few days. What will you say to her?'

'I shall temporize. The appointment will be made by deed, which I will promise to prepare as soon as I have a little spare time. Mrs. Lincoln's matter is not urgent; she is too good-natured to hurry me, and one way and another I can easily put her off three or four months.'

'Very well, I leave it to you,' returned Mrs. Prince gloomily. 'Anything but exposure. It would kill me—and not a

word to Charlie, mind. You see I was right in not letting you tell him the other day.'

'I am not so sure about that. You know my opinion; and circumstances will force us to tell him—mark me if they don't.'

'But not yet, not yet! Spare him a little longer—and me,' murmured Mrs. Prince faintly, as though the mere idea were more than she could bear.

Edward said no more, but if he had not dreaded another scene he would, probably, have insisted on telling Charlie the whole truth without further delay, for he perceived that if the impending action against the assurance company were lost he would have to bear the brunt. Up to the time of his father's death Edward had neither incurred blame nor taken responsibility. He had simply been the recipient of a secret. But his father's mantle had fallen on his shoulders, and whether as Mr. Prince's executor or Mrs. Lincoln's solicitor,

it was his duty to inform that lady of the disappearance of her settled fortune—unless he could restore it—and if he failed in his suit restoration would be impossible. In that event he would be regarded, and rightly, as *particeps criminis*, and though his offence might be less flagrant than his father's, exposure would react injuriously on his character, and mar his professional prospects.

The thought that Charlie was out of it all, and should the 'worst come to the worst' he would be able to say to Mrs. Lincoln and Olive, 'I knew nothing of this dreadful business; if I had known I should have told you,' made him almost wild, and he resolved that if counsel's opinion were unfavourable he would tell Charlie all, whatever his mother might say.

But counsel's opinion was not unfavourable. It was to this effect: From a strictly legal point of view the assurance company were probably right in their contention that

the late Mr. Prince had violated the conditions of his license. On the other hand, there could be no question that the landing on the Venezuelan coast was unintentional, and, in the circumstances, unavoidable. Moreover, juries do not always take a strictly legal view of the cases which they are called upon to decide. They seldom sympathize with wealthy corporations, and in this instance the sympathies of the jury would almost certainly be with the plaintiffs, for at the worst Mr. Prince had erred from inadvertence; the grounding of the yacht and the bite of the water-mocassin were accidents pure and simple, and no fault of his. Taking all these facts into consideration, there was every reason to believe that the executors were well advised in taking action against the company.

After this Edward, regarding success as certain, decided to say nothing to Charlie till after the trial.

CHAPTER VIII.

OLIVE'S DESIGN.

As the Princes had no interest in making a secret of their difference with the insurance company, it soon became a matter of common knowledge in the borough of Peele, and the burgesses naturally sided with the family of their 'late eminent and respected townsman,' as the local paper described Mr. Prince. Equally natural was it that the subject should be warmly discussed wherever men met, and the 'shameful conduct' of the Ægis nightly denounced in every tavern in the town.

The *Mercury* printed a leading article on the subject, in the course of which it expressed great regret that a certain highly-respected

lady should be called upon, so soon after the death of her late lamented husband, to undergo another trial, assured her of its sympathy, and wished her a happy issue out of her afflictions.

This and the many other assurances of sympathy which she received were very gratifying to Mrs. Prince. She regarded them as well-deserved tributes to the respectability of the family and the memory of her husband. But Edward, who took wider views than his mother, would have been much better pleased had the sympathy of his neighbours been somewhat less clamorous. He feared that it might do him more harm than good, and the result justified his apprehensions. The defendants, getting wind of the strong feeling which prevailed against them at Peele, and believing, with reason, that no Peele jury could be trusted to render an impartial verdict, applied for a change of venue, and the application, though energetically opposed by

the plaintiffs' counsel, was granted, and an order made for the case to be tried at London by a special jury.

'A bad job, this, Mr. Charlie,' observed Lillywhite gravely, when they received the news from Edward, who was in London 'watching the case.'

'I don't see it, Lillywhite. One jury is as good as another. We have right on our side, and an insurance company that contests a claim always fights at a disadvantage. The legal presumption, as well as popular feeling, is against them.'

'That is true. All the same, I don't much like London juries. They are conceited chaps, those Londoners. Then the omen is bad. It is just as if you were going to fight a duel, and your opponent had won the toss which gave him the choice of ground.'

Edward also was discouraged by the result of this first passage of arms. Like Lillywhite, he regarded it as a bad omen.

But a consultation with Serjeant Somers, his leading counsel, who never, under any circumstances, allowed himself to be discouraged, restored his confidence.

'I am not sure that you won't gain more than you lose,' observed the great advocate. 'Though a Peele jury might be more friendly, a London jury is sure to be more intelligent. On the facts before me, Mr. Prince, I have little doubt as to the result. Not that I think our legal position is absolutely unassailable—it has one or two very weak points—but I shall be able to make a strong appeal to the jury on their sentimental side, and when sentiment and prejudice go together they are bad to beat.'

So Edward went home comforted, for the serjeant was a great verdict-winner.

Meanwhile Mrs. Lincoln and Olive were returned to All Hallows, and the now senior partner of the firm of Prince and Prince presently waited on his client to inform her as to the progress of the Chancery suit (if

it could be said to progress) and consult her touching the appointment of new trustees under her marriage-settlement.

His report was disheartening. To all appearance the suit might go on for ever, or, at any rate, until the partnership estate was exhausted and there was nothing left for anybody—save the lawyers; and Mrs. Lincoln, appalled by the prospect, urged her adviser to try whether he could not put a stop to further litigation by arranging a compromise. To effect this object, she was ready to make any sacrifice short of absolute surrender.

Edward quite agreed with his client as to the expediency of the course she suggested, and said he should use his utmost efforts to carry out her wishes. He would have said so in any case, if only by way of keeping in the lady's good graces; but in this instance he spoke with more than professional sincerity. True, the Chancery suit was a good thing for the office; but it is doubtful

wisdom to kill the goose that lays the golden eggs, and Edward reflected that, in view of certain eventualities, it were a still better thing to deserve well of Mrs. Lincoln. Moreover, as he had not abandoned the hope of marrying Olive, it was clearly his interest to save the remnant of her heritage from the harpies of the law.

Mrs. Lincoln next mentioned that she was resolved to leave All Hallows. It would go very much against the grain. But she felt that she must; the expense of 'running it' and fighting a Chancery suit at the same time was greater than she could afford; and Edward received instructions to advertise the house to be let furnished. Mr. Marsh, an old friend of her husband's, whose business took him frequently to America, owned a pleasant little house on the coast, not more than two hours' railway journey from Peele, which, having no present use for, he had offered her at a nominal rent. There she and Olive would

abide until they were 'out of Chancery,' and could see their way more clearly.

'And now about my trustees,' observed Mrs. Lincoln; 'I suppose I should appoint two.'

'That is as you like. You have power under the settlement to appoint two.'

'And I shall do so. It is more regular; and it is not fair to saddle one friend with the entire responsibility. Everybody is not like your dear father. He was one in a thousand. The money is still in Consols, I suppose?'

'Yes, certainly, of course,' answered Edward, with a nervous start.

And his eyes fell somewhat, and a fugitive flush of shame mantled his brow, for he was not yet so case-hardened that he could lie in cold blood without a sense of humiliation and shame.

'Well, keep it there. It is a comfort to know that, whatever happens, I shall have twenty-five hundred dollars a year, of which

nothing short of the collapse of the British Empire can deprive me. But I must have two trustees—would you kindly consent to be one of them?—in succession to your father.'

'With all my heart. I shall only be too glad,' was the quick and almost eager answer.

Mrs. Lincoln looked pleased. It was not often that the self-contained Edward Prince showed so much warmth.

'I knew you would. Thank you very much. You lay me under a great obligation, which I hope some time to have the opportunity of discharging. And now as to your colleague. I cannot think of anybody more suitable than Mr. Marsh, the friend of whom I spoke just now. He is a man of business and means, and very nice in every way.'

'Will he act?'

'I have not the least doubt he will. I shall ask him the next time we meet; or

shall I write? Is there any hurry about the appointment?'

'Not the least. And I have so many irons in the fire just now that I hardly know which way to turn. Our action against the Ægis takes a good deal of my time, not to speak of other matters; and then there is your Chancery suit, and the proposed compromise, as to which I mean to run up to town and see Topper, Sandboy, and Perrywinkle right away.'

'You are very good. Well, never mind about the appointment just now. I won't write to Mr. Marsh. I will wait till I see him, and as he is going abroad, that will not be for some time.'

Edward breathed again. The immediate appointment of Mr. Marsh would be fatal. He knew him by repute as a very shrewd man of business, not likely, Edward felt sure, to accept the trusteeship without ocular demonstration that Mrs. Lincoln's Consols stood in their joint names. At all hazards

the appointment must be delayed until the Ægis paid up.

When her solicitor was gone, Mrs. Lincoln gave her daughter an account of what had passed, lauding Edward to the skies for his kindness and business aptitude.

Olive was in a captious mood, due mainly to the necessity (which there was no denying) of leaving All Hallows; and praise of Edward seemed to imply dispraise of Charlie.

'Where does the kindness come in?' she asked abruptly, when her mother paused for a reply.

'Come in? What a question! It comes in everywhere. First of all, in agreeing to be my trustee.'

'That is not much. I remember hearing father say that when trust-money is invested in Government stock a trusteeship involves no risk and very little trouble. Besides, Edward Prince, being a lawyer, will make a charge for his trouble, I suppose? Why

don't you ask Charlie or Mr. Lillywhite to be a trustee? They would consider it an honour, and be quite as efficient as Mr. Marsh, I should say.'

'Not a bad idea, Olive; and if Mr. Marsh does not return from the Continent in a few weeks, or shows any disinclination to act, I shall ask Charlie.'

'You think he would be better than Mr. Lillywhite?' asked Olive carelessly, as though it were a matter of indifference to her which of the two her mother might prefer.

'Charlie, of course, if only because he is the younger.'

'Mr. Marsh is not young.'

'No, but he is an old friend. However, I am not nearly so wedded to the idea as I was before you suggested Charlie. There is no hurry, Edward says, and—we shall see.'

From which Olive inferred that the decision would be in accordance with her desires. As may be supposed, her motives

for wishing Charlie to be chosen were based rather on sentiment than reason. If possible, she would have had him appointed and Edward discarded, but that being out of the question, she wanted him to be at least equal with his brother; she also thought that if Charlie were made a trustee he would be brought into more intimate relations with her mother, and that business arising out of the trust might afford him an occasional excuse for visiting them at their new home by the sea.

To all seeming a harmless enough design, yet fraught with momentous consequences, as well for Olive herself as for the Princes.

CHAPTER IX.

EDWARD SCORES AND OLIVE SCHEMES.

Edward Prince had no great hope of success in his mission of compromise. Nevertheless, the attempt was worth making. If he succeeded he should make a fast friend of Mrs. Lincoln, and by serving both mother and daughter increase his chance of winning the latter; if he failed, the Chancery suit would go merrily on, bringing grist to the professional mill—for there still existed a considerable residue of the partnership estate to cut and carve at.

So 'equal to either fortune' as touching the matter in hand, and confident as to the outcome of his action against the Ægis, Edward went to London in high spirits.

His first proceeding was to call at the office of Topper, Sandboy, and Perrywinkle, of Bucklersbury, the legal advisers of Mr. Jump, who was supposed to be the most irreconcilable and litigious of the half-dozen parties concerned in '*re* Lincoln, Lyman, and others.'

If he could come to an understanding with this gentleman's solicitors, all the rest would be plain-sailing. If not, it would be useless for him to see anybody else. He might as well return straightway to Peele, and report his failure to Mrs. Lincoln.

Edward had a slight acquaintance with Mr. Perrywinkle, who managed the Chancery department of the firm's business, and after cooling his heels for an hour in the general office, he was allowed to see the gentleman in question, a short, slightly-built personage of thirty-five or so, with a quick, vivacious manner, a sallow skin, lantern jaws, and beady black eyes.

Although Edward was exceedingly riled

at being kept so long waiting, he put on his pleasantest smile and most urbane manner, and opened the campaign with an apology to Mr. Perrywinkle for trespassing on his valuable time.

Perrywinkle was equally expansive.

'Don't mention it, my dear sir,' said he; 'I am delighted to see you. Pray take a seat. And now what can I do for you?'

'Well, we are both busy men, and I will come straight to the point. I am concerned for Mrs. Lincoln, as you know, and my object is to ascertain whether you don't think it would be advisable for us to cease litigating, and arrange our differences amongst ourselves.'

Perrywinkle's cadaverous countenance lengthened portentously.

'God bless me! I surely haven't made a miscalculation?' he exclaimed. 'The Pactolean stream is not dried up at its source? There is still corn in Egypt—an estate, I mean?'

'Of course there is, or I shouldn't be here.'

'I see. Of course you wouldn't. Yes, I see. You are from the country, and your client is a widow. Being tired of litigation—which I admit is rather a costly luxury—she has instructed you, or you have advised her, to hoist the white flag, with a view to a suspension of arms and a treaty of peace?'

Edward nodded.

Perrywinkle's manner was growing slightly unpleasant, not to say offensive.

'You have been in the general office?'

'Rather! I waited there an hour.'

'Well, as I dare say you observed, it is crowded with clerks, and there are as many more in other parts of the building. And then the rent of these offices. How much do you think we have to make before we get anything for ourselves?'

'I have no idea.'

'Four thousand a year—rather more than

less. We are not a country office, and business is business.'

'I understand. You have got hold of a good thing and mean to stick to it.'

'I did not say so, but of course you are at liberty to infer what you like. However, I may as well tell you that our client won't hear of a compromise. He thinks he has been badly used, and resents, as an imputation on his good faith, Mrs. Lincoln's demand for an account of the firm's transactions during the twelve months immediately preceding her husband's death. He has large independent resources, and means to go on fighting as long as there is a shot in the locker.'

'In that case I have got my answer, and may as well take my departure. Good-morning, Mr. Perrywinkle.'

'Good-morning, my dear sir, *good*-morning,' repeated Perrywinkle, bowing his visitor to the door with effusive politeness.

As Edward, highly indignant, rose to

take his leave, he noticed on Perrywinkle's desk a letter addressed:

'Jabez J. Jump, Esq.,
'Thatched House Club,
'St. James's Street.'

This gave him an idea on which he forthwith acted. Making for Cheapside, he hailed a passing hansom, and bade the driver take him to the Thatched House Club.

'It's highly irregular, and as likely as not I shall meet with another rebuff,' he thought; 'but I'll make the attempt, if only on the off-chance of getting even with that cad of a Perrywinkle.'

Mr. Jump was not in, said the hall-porter, but he generally lunched at the club, and the most likely time to find him disengaged was about 2.30. On this Edward went elsewhere for awhile, and presently returning, met with his man, whose acquaintance he had made a few years previously at All Hallows. Albeit Jabez J. Jump hailed from Vermont, he bore not the least resem-

blance to the Yankee of comedy and the comic papers. He was an essentially 'all-round man'; his body was round, his face was round, and his limbs were round; he had rosy cheeks, shrewd gray eyes, and a genial smile; his whiskers were of the orthodox British cut; he neither chewed tobacco nor sported a goatee, and, strangest of all, had almost lost the nasal twang of his native land.

Mr. Jump received his visitor cordially.

'Glad to see you, Mr. Prince!' he said. 'Won't you sit down? What can I offer you? a cup of coffee? All right. (Two cups of coffee right away, John Thomas.) You smoke, of course? Here is a cigar I can recommend.'

Edward took the proffered cigar, and settled himself in the very easy chair which Mr. Jump wheeled round for him.

'A great many changes since we last met five years ago at poor Toby's' (one of Mr. Lincoln's Christian names was Tobias), 'and

sad ones. Toby and your father both gone to their long homes; the house of Lyman, Lincoln, and Jump gone to pot; and ourselves at loggerheads, fighting with the ferocity of Kilkenny cats. But such is life! How is Mrs. Lincoln?'

'Well in health, but low in spirits.'

'Owing to this cursed Chancery suit, no doubt. Well, I don't wonder at that damping anybody's spirits; I know it often damps mine—and it takes a good deal to do that, you bet. Why doesn't she come down from her high horse and settle, then?'

'I am not aware that she ever rode the high horse. Anyhow, she is quite ready to come to terms.'

'The deuce she is! Why, it was only last week I said to Perrywinkle, "Why doesn't somebody propose a compromise?" It is about time, I guess. If we quarrel much longer, there won't be a red cent left to serve as a bone of contention. Hadn't you better see Perrywinkle?'

'I have seen him, and as the interview was not precisely satisfactory, I came here to see you.'

'You surely don't mean to say that he told you I did not want to end it?'

'If he had said you did, I should not be here now, Mr. Jump.'

'I see. He does not want to end it; and no wonder, considering how he is fattening on our folly. I was a fool not to think of that before. I wish all lawyers were at the devil!—I beg pardon,' laughing heartily; 'I was forgetting you were one of the tribe—all London lawyers, let us say. And now about business. What are your ideas? Have you anything definite to propose?'

Edward had something definite to propose, and he put the matter so clearly and fairly, and was so 'well up' in all the complicated details of the case, that Mr. Jump complimented him on his smartness. After some further conversation the American assented,

'in principle,' to Edward's proposals, and undertook to submit them to the other parties to the suit, and recommend their adoption. As, however, two of the litigants were in New York, and for other reasons, this would require time; and use what diligence they might, several months must needs elapse before 'the business could be put through,' but that it would eventually be 'put through' Mr. Jump had no doubt whatever.

'I don't think I shall change my lawyers,' he observed. 'It is a bad thing to swop horses when you are crossing the stream; and Perrywinkle knows the ropes. But if I remain his client, he will have to dance to my tune; I have danced to his quite long enough.'

All of which greatly pleased Edward. He had scored in every way—done a good thing for himself and his client, and put a spoke in the wheel of Mr. Perrywinkle; and he returned to Peele full of admiration

of his own cleverness, and in a serene and self-satisfied mood.

'I have as good as settled it,' he said complacently to Charlie and Lillywhite, 'and that means a saving to Mrs. Lincoln and Olive of something like two or three score thousand pounds out of the fire. Perrywinkle gave me a shirty answer, and sneered at me as a country lawyer. But I was not going to be bowled over in that way, so I went straight to Jump. It was rather a bold thing to do; but it turned out all right. I showed him how desirable it was—in his own interest—to come to terms, and he not only accepted my proposals—in principle—but undertook to get the other parties to the suit to accept them. That is why I regard the affair as being practically settled.'

Charlie warmly congratulated his brother on his success.

'Seeing Jump was simply a master-stroke,' he said. 'I should not have thought

of it. I should just have punched Perrywinkle's head and come home.'

Edward bore himself rather more modestly when he made his report to Mrs. Lincoln. Yet even with her he did not hide his light under a bushel, and felt that he fully deserved the profuse thanks which she gave him and the praises she bestowed on his fertility of resource and presence of mind. Olive also thanked him, and so graciously and heartily withal (for had he not rendered them a great service and lifted a load of care from her mother's mind ?) as to raise his hopes still higher, and make him hardly less confident of winning her love than of beating the assurance company.

Before he went away Mrs. Lincoln inquired after Charlie, especially as to whether he was taking more kindly to the law.

'Oh, he does his best, and makes himself useful—after a fashion ; but he is not clever, Mrs. Lincoln, and I fear will never make a lawyer.'

This observation, and the manner of it, which was flippant and almost contemptuous, vexed Olive, and again sent Edward down to zero in her estimation. All the same, she could not disguise from herself that there was much truth in his opinion of his brother's character, and she regretted more than ever that destiny had made Charlie a second-rate lawyer instead of a hero, or a poet, or something equally distinguished. A few days later they met at the old trysting-place for the last time. On the morrow she and her mother were leaving All Hallows, probably never to return, for even though Edward's proposed compromise were accepted without serious modification, there was grave reason to doubt whether Mrs. Lincoln's future income would enable her to keep the place up. The unliquidated costs of the suit were sure to be heavy, and nobody could tell how much the assets of the defunct firm were likely to realize.

No wonder, therefore, that the lovers

were not in the best of spirits. Charlie was the more melancholy of the two. Edward's success in the matter of the Chancery suit had kindled his natural arrogance, and he was again making things unpleasant at the office. Home was not what it had been. His father's death had worsened his mother's temper; she kept her younger son at a distance, and, as it would seem, gave all her confidence to Edward; and Edward affected to treat him as a boy. This was quite bad enough; and now Olive was going away. Correspondence with her would be difficult, if not impossible, and he could only hope to see her at long intervals.

Olive tried to cheer him.

'We are not going to the end of the world, you foolish boy!' she said, smiling. 'Whitebeach is only fifty miles away.'

'What does it matter where you are, if I cannot see you?' asked Charlie moodily.

'Oh, but you can see me. You must come to Whitebeach.'

'All very fine; but what would mother say—and Ned?'

'You must have an excuse, of course, and I think you will have one. I am almost sure my mother will ask you to be one of her trustees, along with Edward. You will, won't you?'

'Certainly. I would do anything in the world to oblige her and please you, darling.'

'Take care what you say. I shall, perhaps, be putting you to the test one of these days.'

'I wish you would—any test you like. I shall, of course, be glad to act as one of your mother's trustees, but I don't quite see how that will afford me a pretext for visiting you at Whitebeach.'

'You could come to her to talk about business, you know.'

'I cannot imagine what there would be to talk about—unless you put her up to ask me to bring her dividends now and then.'

'Well, I shall see whether I cannot. I shall have to mind what I am about, though. But you are all to be invited to spend a few days with us at Whitsuntide; and your mother has asked me to visit her at Holmcroft. Oh, we shall have opportunities, and I shall write to you occasionally, though you must on no account write to me. Mother is so very curious about letters. And when the Chancery suit is gone to the bourne from which no traveller returns, which I hope will be soon, and mother can think about other things, we will tell her all. So keep up your courage, Charlie dear. You said just now you would do anything to please me. Do that; be of good cheer; it will please me immensely.'

'God bless you, Olive! you are the best and dearest girl in the world——'

'Of course I am; but that is no reason why—see how you have upset my hair! And now I must really run away. We shall meet again at Whitsuntide; and you

shall hear from me in the meantime. Good-night.'

And then they parted, and rather to his surprise Charlie went away in better heart than he had come—the outlook was not so bad as he had thought it, after all.

CHAPTER X.

TRIED AND FOUND WANTING.

Some two months after the Lincolns left Peele Edward received a letter from his client to the effect that, Mr. Marsh being still on the Continent and the time of his return uncertain, she had decided not to trouble him in the matter of the trusteeship. She was writing to Charlie, asking him to be good enough to accept the appointment, and in the event of his acceding to her request (as to which she made no doubt) Edward would perhaps kindly prepare the necessary deed, and they could all sign it when the brothers and Mrs. Prince came to Whitebeach at Whitsuntide.

'Charlie will accept, of course, and a

good thing—a very good thing. His appointment will make us safe in any event,' thought Edward to himself; and he felt much as a general would feel who, on the eve of battle, was told that an important pass in his rear had been occupied by a detachment of his own troops. For as the day of trial drew near Edward grew less confident. He protested to himself and everybody else that they were sure to win; but the possibility of failure was undeniable, and, followed by the appointment of Mr. Marsh, would spell ruin.

He hinted as much to his mother, when he told her of Mrs. Lincoln's proposal to appoint Charlie, saying what a good thing it was, and how much it had eased his mind.

Mrs. Prince looked as though she did not quite understand him.

'I am glad Mrs. Lincoln wishes to appoint your brother,' she said. 'It is a compliment to him and the family. Still, I

don't quite see. You are surely not in any doubt as to the result of the trial.'

'I think we shall win, of course; but everything is possible, and there is always the glorious uncertainty, you know.'

'Don't talk to me in that way. I know nothing of the sort in this case,' returned Mrs. Prince severely, almost angrily indeed. 'I refuse to admit the possibility which you suggest. And if—if the verdict were to go against us, I think I should doubt the goodness of God.'

Edward, dreading a scene, said no more. Besides, it was obviously impossible to reason with a woman who flatly refused to consider a certain contingency because its occurrence would conflict with her ideas of the Divine goodness.

Charlie, whom Olive had already apprised of her mother's decision, wrote to Mrs. Lincoln by return post, saying how glad he should be to accept the appointment; and Edward, writing at the same time, expressed

his sense of the honour conferred upon them, and assured her that he and his brother would use their best endeavours to justify her confidence.

The trial came off the following week, in the Court of Queen's Bench. It was marked by no sensational incidents, nor, save at Peele, did it excite any particular interest. There was no dispute as to the facts; nobody doubted that Leonard Prince had died from the effects of a snake-bite on the coast of Venezuela, and in order to avoid the expense of bringing witnesses from Port-of-Spain, or sending thither a commission, the solicitors concerned had agreed to accept, as evidence, the account of the occurrence given by the Trinidad papers, and confirmed by private correspondents.

Serjeant Somers and a junior appeared for the plaintiffs, the Attorney-General and a junior for the defendants.

The serjeant, who was a fluent and powerful speaker, carried the war into the

enemy's camp with great vigour, stigmatizing the assurance company's refusal to pay the amount for which Mr. Prince had insured his life as a mean evasion of a solemn obligation, and contending at considerable length that the deceased had not broken his contract by going ashore at Chacachacara Bay. The license for a limited sojourn in Trinidad, a license for which he had paid an extra premium, surely carried with it the privilege of doing what ordinary inhabitants of the islands were in the habit of doing. A cruise in the Bay of Paria was an ordinary incident of Trinidadian life. Supposing a foreigner—a Chinaman for example—had bargained with an assurance company in his own country for leave to visit England on conditions similar to those on which Mr. Prince obtained leave to visit Trinidad, would he contravene them by taking a voyage from London to Herne Bay, or a cruise round the Isle of Wight? The landing was the result of an accident, for

which Mr. Prince could no more be held responsible than for inadvertently treading on the water-mocassin that caused his death. He disembarked because, in the captain's opinion, he would be safer ashore than aboard. In this he exercised a wise discretion, and the learned counsel felt quite sure that in analogous circumstances any of the 'gentlemen of the jury' would have done the same.

Serjeant Somers concluded with an eloquent appeal to the jury to give his clients the benefit of any doubt they might entertain—if, contrary to his belief and expectation, they should entertain any doubt—as to the right of the widow and children to receive the sum for which the late Mr. Prince had assured his life, and for which he had honestly and regularly paid the stipulated consideration.

When Serjeant Somers sat down, the Attorney-General got up, and, as in duty bound, made very light of his adversary's

arguments, even going so far as to protest that the plaintiffs had no case. A great company like the Ægis, he said, never disputed a claim unless it was flagrantly and obviously unjust, as in the present instance. But if they were to admit this claim they might as well make all their policies absolute at once, and let their policy-holders live where they liked, even in the most pestiferous parts of the earth. The license was expressly for a voyage to and from Trinidad, and the perils incident thereto. It included a residence in the island for a limited time, and, of course, all that 'residence,' in the ordinary acceptation of the word, fairly implied. His clients had no wish to construe this condition in any narrow sense. If Mr. Prince had lost his life while voyaging in Trinidadian waters, they should have paid the sum for which it was assured without demur; but the Attorney-General called the particular attention of the jury to the fact that the license did not cover the perils

incident to a voyage in Venezuelan waters, and a landing, voluntary or involuntary, on the Venezuelan coast.

If it were competent for Mr. Prince under his license to go to one part of Venezuela, it was competent for him to go to all parts, and some parts of that country were amongst the most unhealthy in the world.

This would be practically converting a conditional license into an all-world policy, and the correspondence between the secretary and Mr. Edward Prince (which he proceeded to read) showed that the company's offer to make it an all-world policy on very moderate terms was distinctly declined. In taking this course Mr. Edward Prince had clearly made a grievous mistake —he had been penny wise and pound foolish; but it would be hard indeed to visit on the company the unwisdom of the policy-holder. If there were any element of doubt in the case, he, the learned

counsel, would be the first to urge the jury to give the plaintiffs the benefit of it; but there was none, not a scintilla, and he besought the jury, as men of business and the world, to render a verdict in accordance with the principles of equity and the dictates of common-sense.

The judge's summing-up was distinctly in favour of the defendants. He cautioned the jury not to let their natural feeling for Mrs. Prince and her sons, and the common prejudice against wealthy corporations, either warp their judgments or influence their verdict. All they had to do was to construe the contract as set forth in the policy on Mr. Prince's life, and the license for the voyage to Trinidad, both of which he read and commented upon in some detail. If the jury were of opinion that a license for a voyage to Trinidad and the perils incident thereto included a voyage to Venezuela and its incidental dangers, they would give a verdict for the plaintiffs;

if not, their verdict would be for the defendants.

After a short deliberation the foreman of the jury informed the judge that they had found for the defendants.

'It was your refusal to make the policy "all-world" that did the mischief,' whispered Serjeant Somers to Edward Prince. 'In the face of that, I really don't see how they could have come to any other conclusion.'

The Attorney-General, who had been conferring with the company's solicitor and secretary, asked and obtained permission to make a statement before the jury separated. The secretary desired him to say that he deeply sympathized with Mrs. Prince and her sons; the invalidation of the policy was no fault of theirs; and his clients had disputed the claim with great reluctance, solely out of a sense of duty to those whose interests it was their business to protect. But the directors had instructed him to say that, in the event of the verdict being in their

favour, they would not ask for their costs, and he, on his part, should advise them to pay to Mr. Prince's executors the surrender value of his interest in the policy at the time he went abroad, either in cash or in the shape of a reduced premium, should the sons decide to continue the policy on their joint lives.

'Very liberal, very liberal indeed,' observed the judge, and murmurs of approval were heard in the jury-box and echoed in the Bar.

'That's two for themselves and one for you,' observed Serjeant Somers to his client. 'It would be a shame if they kept all those premiums and gave nothing in return. They could not do less, and this public announcement of their liberality will get into the papers and be a splendid advertisement for them.'

Edward made some sort of a reply—he hardly knew what—and the serjeant, seeing that his client was indisposed for conversa-

tion, said no more, to his client's great relief. For Edward was terribly disappointed. He had hoped against hope, and to the very last believed that they should win. Now the scales were fallen from his eyes, and he saw that he had been living in a fool's paradise from the first—worse still, that public opinion at Peele would hold him responsible for the result. People would say that to save a hundred and fifty pounds he had thrown away fifteen thousand.

The Attorney-General's taunt cut him to the quick. It wounded him in his most sensitive part—his self-esteem ; he felt the imputation all the more keenly that it was entirely undeserved, and he could not resent it as publicly as it was made. He had not made a mistake ; he had acted on sound business principles. The veriest fool could be wise after the event. What would have been the good of making the policy 'all-world' when his father proposed to go only

to Trinidad? The fault was his father's. But for his father's fatal indiscretion, all had been well. Unfortunately, however, this was a line of defence he could not undertake without incurring the reproach of disrespect for his father's memory; and at Peele respect for that memory was an article of faith.

'Well, I must just grin and bear it—and alone, too,' he thought bitterly. 'Mother is very trying—she won't listen to reason—and Charlie is as happy as the day is long, confound him! However, that won't be for long. When he learns the secret, and executes the deed of appointment, his immunity will cease. We shall both be in the same boat then, and he will have to do as he is told. But what is to be done next? That is the question.'

To which question Edward promptly addressed himself, and, being a man of energy and resource, was not long in deciding on a plan of action. When he had done thinking

he wrote to his mother, apprising her of the result of the trial, which he ascribed to the one-sided and almost malignant summing-up of the judge. Yet, though it was a terrible misfortune, he implored her not to be cast down. The secret was still intact, there was not the least reason to fear exposure, and he had thought of a scheme which would enable them to meet the difficulty arising out of the loss of the law suit. Of this he should give her full particulars on his return; business of importance would keep him in London another day. He wrote in the same sense to his brother, omitting, however, any reference to the secret and the scheme.

Edward's object in remaining in town was to avoid breaking the bad news to his mother in person. He thought that by the time he got home she would be recovered somewhat from the shock, and spare him the reproaches in which she might otherwise indulge.

In this he was not disappointed. He found his mother looking pale and stern indeed, and the dark circles round her eyes told of a sleepless night; but she was quite composed, and, as it might seem, in a reasonable frame of mind.

'What is your plan?' she asked abruptly. 'I want to know nothing more of this iniquitous trial. Let us not talk about it—your plan?'

Edward's plan was to surrender the policy out and out, and get all they could from the assurance company. There was no object to be gained by keeping up the policy on Charlie's life and his own. They were both young, and likely to survive Mrs. Lincoln, and the payment of the premiums was a heavy drain. He had seen Mr. Cutter, and the company were disposed to deal fairly with them. The full surrender value, reckoned on a liberal scale, would probably amount to fifteen hundred or two thousand pounds. As to this, he should hear further

from the secretary in the course of a few days.

The sum recovered from the assurance company would form the nucleus of a fund for the liquidation of the liability to Mrs. Lincoln's trust. Meanwhile the money could be used for temporary advances to clients at a high rate of interest, thereby bringing grist to the mill both directly and indirectly. Edward had also a plan for notably increasing the profits of the office, and he thought, by limiting their drawings and living carefully, they might wipe off the debt in seven or eight years. In all probability an over-sanguine estimate, but, besides being as ignorant of figures as women generally are, Mrs. Prince was just then too anxious to be critical.

'Thank God! it is not so bad as I feared,' she said with a sigh of relief, and the careworn face lost some of its gloom. 'How clever you are, dear! I like your plan; it seems so practical. We must all

economize. I think I can keep house on my marriage-settlement and the five hundred a year; so that you and Charlie will only need to take from the business what you require for your personal expenses. In seven years, you say?'

'Seven or eight—with ordinary luck.'

'Of course. And as Charlie is to be your co-trustee, nobody will know anything—the secret will be kept in the family.'

'Exactly. And if I happen to be ill or away from home when Mrs. Lincoln's dividends fall due, Charlie can do what is necessary.'

'You will tell him, then?'

'Of course. There is nothing else for it; he is my partner. Without his consent I can neither surrender the policy nor go on paying Mrs. Lincoln her interest.'

'Poor boy! I would have spared him a little longer,' murmured Mrs. Prince sadly. 'It is a terrible weight to lay on his young shoulders, Edward.'

'Well, they are pretty strong shoulders, and it is quite time for him to learn the family secret and help in carrying the family burden,' returned Edward.

'The family secret!' said Mrs. Prince with a slight shudder, and in a low, intense voice. 'Do you know, dear, I sometimes think it has been the family curse? But for it your father would never have gone to the West Indies. See what trouble it has caused you! It has lain on my mind like lead all these years, and now Charlie—yet we acted for the best. It was impossible to let Jack be prosecuted. The disgrace would have been more than I could bear, and would have utterly ruined your prospects. We should have had to leave Peele. I would do the same again, Edward. When shall you tell Charles?'

'Let me see. We go to Whitebeach next Friday. I will tell him the day before.'

'Poor boy! Break it as gently as you can. It will be a great shock to him, and a heavy burden afterwards. He is very like his father, sensitive on the point of honour.'

CHAPTER XI.

A FAMILY DIFFERENCE.

On the following Thursday the brothers were in the room at Holmcroft, once their father's, in which they wrote and smoked, kept their fishing-tackle and fowling-pieces, and which they used generally as a bachelors' den. They had just dined; their mother was in the drawing-room. Both were smoking: Ned a cigarette, Charlie a briar-root pipe.

Charlie, looking forward to seeing Olive on the morrow, was in good spirits, all the more so as Ned, owing to an unexpected demand for his presence at some committee-meeting (he had succeeded to all his father's appointments), could not leave for Whitebeach before Saturday. Wherefore Charlie,

as he hoped and confidently believed, would have his sweetheart pretty nearly all to himself for the greater part of two days.

But Edward, vexed at having to stay behind, and surmising the cause of his brother's brightness, was in an evil temper, and his thoughts were not pleasant.

'You have got the deed of appointment, I suppose?' he said, *à propos* of nothing in particular.

'It is in my bag.'

'Mrs. Lincoln knows you will accept?'

'Of course. Didn't we both write to her?'

'Well, as you are to be my co-trustee, I have something to tell you, Charlie—something very important.'

'All right, old man. Go ahead!'

'Pray be serious. It is no laughing matter, I assure you.'

'I was not laughing.'

'At any rate you smiled.'

'How long has it been a sin to smile? I smiled because you looked so glum.'

'I look glum, do I? So would you—what I have to tell you is something in which you, like mother and myself, are deeply concerned. It is a family secret, long kept back from you, first by father's wish, since by mother's, for your own good; but things have happened which render it imperative that you should be told.'

'Go on, I am all attention,' said Charlie, sobering down and looking serious.

'Before I go on I must ask you not to reveal or hint to anybody, directly or indirectly, what I am about to tell you.'

'As it is a family secret, that goes without saying. I give you my word to keep it inviolate.'

'Well, it concerns Mrs. Lincoln's trust. There is nothing in it!'

'Nothing in it! What do you mean?'

'Money. There is no money in it!'

Charlie looked quite bewildered.

'But—why—how?' he stammered. 'Mrs. Lincoln's money is in Consols, and she gets her dividends regularly. I have seen the receipts. You are chaffing, after all!'

'Chaffing! This is too serious a matter for chaff, Charlie. I tell you Mrs. Lincoln's settled fortune is non-existent. It is gone—vanished—though Mrs. Lincoln does not know it.'

'Gone! How?'

'Father sold out the stock, and used the proceeds to square those Liverpool people when Jack robbed them and ran away.'

'But that was—a breach of trust!' exclaimed Charlie, aghast.

'Of course it was; but it was either that or letting Jack be prosecuted for embezzlement and forgery—to the tune of nearly twenty thousand pounds—which would have meant penal servitude for him and a fearful disgrace for the family. We should have had to leave Peele. Not that I approve of what father did. I would have let Jack hang

before I would have used trust-money, and saddled myself with that huge liability, and risked unspeakable consequences. I did not know of it till afterwards.'

Charlie bowed his head, and his heart sank within him. His idol was overthrown. The father whom he had so deeply loved and revered, whom he had always regarded as a model and exemplar of every manly and Christian virtue—that father had committed an act of deliberate dishonesty, and violated the trust reposed in him by a friend, and that friend a woman! And then, remembering his essentially noble nature and high sense of honour, and that memorable conversation on the way to Southampton, he realized how intensely his father must have suffered, how terrible had been the temptation to which he yielded, and pitied him with all his soul. His poor father!

'It was to provide for restitution of the trust fund that father insured his life,' observed

Edward, after a long pause, which Charlie did not seem disposed to terminate. 'The trial was a terrible blow. I really durst not face mother with the news. That was why I stayed in London another day. But she bears up bravely—much better than I expected.'

'My God! What shall we do, then? We have not fifteen thousand pounds.'

'Nor anything like it. We must keep it quiet, go on as we have been doing, and wipe off the debt as best we can.'

And then Edward explained his plan, and showed Charlie the calculations on which it was based.

'I told mother we could pay it in seven or eight years—that was to keep her quiet, she worries so—but if we can do it in nine or ten, without crippling ourselves overmuch, I shall be very glad.'

'And meanwhile?'

'Meanwhile?' repeated Edward snappishly. 'Don't you see? Didn't I say that we

must go on as usual, pay Mrs. Lincoln her dividends as they fall due, and keep our own counsel ?'

'And execute the deed of appointment, and make believe that the principal sum is intact and invested in Government stock ?'

'Exactly. I think, though, you might have put it a little less bluntly.'

'Well, you may do as you please, but as for me, I shall not be a party to the—deed.'

'The devil you won't !'

'I shall not accept the appointment unless Mrs. Lincoln is first informed of the facts. She is a good woman ; she won't be hard, she will give us time.'

'Oh, this is the most infernal nonsense I ever heard !' exclaimed Edward impatiently. 'What has Mrs. Lincoln's goodness to do with it ? You cannot bind her to secrecy ; indeed, I doubt whether she can keep a secret. She would tell two or three other women—in strict confidence—and it would

be all over Peele in a week. Besides, I told her distinctly that her money was still in the "three per cents." I could not help it, she asked me—and mother would rather die than give her consent.'

'All the same, Ned. No, the deception would be too gross. I will do anything in reason, but put my name to a statement which I know to be untrue! That I cannot do, to please anybody.'

Edward was getting very angry. His brother's refusal to accept the trusteeship was the last thing he expected.

'So that is the line you take, eh?' he said sneeringly. 'You have a higher sense of honour than the rest of the family, and yet you won't stretch a point to save the family from disgrace. I suppose you think I am quite capable either of telling a lie or signing a false statement?'

'And if I do think so I only judge you out of your own mouth,' returned Charlie, whose temper his brother's insolence had

thoroughly roused. 'Didn't you say just now you had told Mrs. Lincoln that her fortune was still in the "three per cents."? What do you call that?'

Edward, now almost beside himself, sprang to his feet.

'If we weren't brothers you should smart for this!' he exclaimed fiercely.

'What do you mean?' asked Charlie, also rising.

'What do I mean? I mean that I should thrash you.'

'You couldn't, Ned. I am stronger than you, and you were never much of a fighter.' Though excited and angry, Charlie was much cooler than his senior. 'But we are brothers, and it is wicked to quarrel in this way.'

'Why did you insult me, then?'

'Why did you——'

At this point the door opened, and Mrs. Prince came in.

'Haven't you done smoking?' she began,

and then, seeing that something was wrong, stopped short. 'Why—what—you are standing up; you both look pale and angry!' she went on. 'Surely you have not been quarrelling? How was it? What is it about?'

'Ask Charlie,' said Edward.

'Ask Ned,' said Charlie.

'You are the elder, Edward; I ask you.'

'I told him about that—as we agreed—and now he won't accept the appointment, and refuses to sign the deed.'

Mrs. Prince's countenance darkened.

'Is this so, Charlie?' she demanded sternly.

'I don't think it would be right, mother—unless Mrs. Lincoln is told.'

'Tell Mrs. Lincoln!' exclaimed Mrs. Prince, aghast; 'tell Mrs. Lincoln! Are you mad, boy? Do you know?'

'I know. Ned has told me everything. Let us do the right thing, mother. We shall never have a better chance. Jack is far away, poor father gone—for ever. We

can explain to Mrs. Lincoln how, but for the loss of the trial—which is no fault of ours—the money, used under the stress of a great emergency, would have been restored, and propose to make it good by instalments, as Ned says—of course paying the interest regularly in the meantime. I am sure she will agree, and think all the better of us for our honesty and frankness, and keep our secret. And think what a weight it would be off your mind, mother!'

Mrs. Prince seemed to hesitate. Charlie's appeal had evidently made an impression.

'What do you think, Edward?' she said, turning to her elder son.

If his mother had been simply a client and himself disinterested, Edward would doubtless have urged her to follow Charlie's advice. But he had told Mrs. Lincoln that her fortune was intact, and the proposed disclosure must needs lower him in that lady's estimation—and Olive's—and exalt his brother, who would shine as the only

immaculate member of the family. Anything were better than that.

'I cannot agree with Charlie—I wish I could,' he said earnestly, and in his usual self-contained manner. 'It would simplify matters immensely, as he says, and take a great weight off your mind—and mine. But how do we know that Mrs. Lincoln would undertake to keep the matter secret, and whether, though she did, she could? In her annoyance—and she is sure to be more or less annoyed—she might let out whatever we confide to her—and we shall have to tell everything. There can be no half-confidence. And as for giving us time to pay up—isn't it at least on the cards—in my opinion it is almost certain—that Mrs. Lincoln would change her mind about appointing Charlie and me? And whomsoever else she might appoint would be in duty bound to enforce immediate restitution of the trust fund by all the means in their power. Unless I am mistaken, mother, you and I, as father's

executors, could be made personally responsible ; the office would be broken up ; I should lose my appointments, and if the trustees were hostile—which is quite possible—the estate might have to be wound up in bankruptcy also.'

'That is quite enough, Edward!' cried Mrs. Prince, appalled by this catalogue of contingent calamities ; 'you need say no more. Mrs. Lincoln must not be told, and you must accept the trusteeship, Charles.'

'I cannot, mother. I don't presume to judge you, but from my point of view it would not be right.'

'Would it be right to besmirch your father's name and drag Edward and me into the Bankruptcy Court? That is the alternative. It cannot be wrong to obey your mother, and I ask you to do this for my sake, if not for your own. I will take the responsibility.'

It was hard to withstand his mother, but the young fellow, recalling his father's parting

counsel, given, as it might appear, in view of the very eventuality which was now come to pass, repeated his refusal.

'I am very sorry; you distress me beyond measure, but I cannot—I really cannot. I would rather lose my right hand than sign that deed without telling Mrs. Lincoln.'

'Oh, Charlie, do you want to break my heart?' and with that Mrs. Prince threw her arms round his neck and, laying her head on his shoulders, fell a-weeping.

No wonder Charlie wavered, and his mother, quickly perceiving his hesitation, redoubled her efforts, not commanding, but entreating and beseeching.

'My dear boy, my own Charlie, don't be so hard! Your acceptance of the trusteeship is the only way of preventing disaster and disgrace. I am getting into years; these troubles are telling on me. I should die, Charlie, and—oh, to think of it!—you would be the cause.'

Charlie kissed his mother tenderly, and it

was evident that, for the moment at least, he was silenced, if not vanquished.

'It is all right; he will do as you wish,' interposed Edward. 'He would not let me dictate to him just now, and quite right too. I lost my temper. I am sorry if I hurt you, old fellow; but we will say no more about it, and let bygones be bygones. Come, I will take you to your room, mother. You must lie down, or you will have a headache after all this excitement.'

'Let bygones be bygones!' murmured Charlie bitterly, when they were gone. 'Does he mean it, I wonder? If he had not frightened mother with his exaggerations, she would have agreed to my proposal. Oh, why didn't I stand to my guns? They may say what they like, but it would be an infamy to sign that deed and keep Mrs. Lincoln in the dark.'

Again Charlie recalled his father's words, almost the last he had heard from his lips: 'If you have any doubt, give conscience the

benefit of it. . . . You will be glad afterwards, for you will have nothing to reproach yourself with, and right can never be wrong, nor wrong right.'

'Which is it to be?' he asked himself. 'Shall I obey my father and do right, or my mother and do wrong?'

'I had no idea Charlie would prove so restive and stubborn. He has always been so easy-tempered and obedient,' observed Mrs. Prince to her elder son as they passed to her room.

'Well, he surprised me, but it was a good deal my own fault. I was out of temper and rubbed him the wrong way. I suppose that got his back up. It was well you tried entreaty. I tried the other thing, and it did not answer.'

'Yet he did not say he would sign the deed, after all.'

'He did not say he would not, and that comes to the same thing. Silence gives consent. And when you come to think

about it, he has no alternative. He has promised Mrs. Lincoln to accept the trust, and given me his word not to split. You need not worry, mother ; he will sign fast enough when it comes to the point.'

CHAPTER XII.

AT WHITEBEACH.

When Charlie considered the alternative of compliance with his mother's wish, he saw, as Edward had seen, the difficulty of his position. He was between the devil and the deep sea. To sign the deed would be to make himself participator in a fraud—a fraud that, in view of his present and prospective relations with the Lincolns, would be doubly infamous, which, were it to come to Olive's knowledge, she never would pardon. On the other hand, refusal would embroil him with everybody. His mother and brother would overwhelm him with reproaches; Mrs. Lincoln would be deeply and justly offended, and Olive unappeasable. It was her pet

scheme, a scheme on which she had set her heart, and of which he himself had warmly approved.

How could he get out of it? What excuse could he offer? That he was too young, that the responsibility would be too great for him, that it was inexpedient for brothers to be trustees under the same settlement? None of these pretexts would hold water, and if made would simply be laughed out of court.

He could not even think of a plausible, harmless lie, and if he did take to lying, he might as well sign the deed and have done with it. That would clearly be the simplest course, and by far the easiest—if he could forget honour and honesty, his father's sage advice, and his duty to Olive and her mother.

These thoughts kept Charlie awake the greater part of the night, and morning found him still halting between two opinions, still wandering in a maze of perplexity and indecision.

When he met his mother at breakfast no reference was made to the scene of the night before. Mrs. Prince, who since her husband's death had been subject to fits of despondency, was unusually cheerful, Edward urbane and in good spirits. He had received a letter from the Ægis people to the effect that they were prepared to pay two thousand pounds for the surrender of the life policy. This was more than its actuarial value, but for reasons which would readily suggest themselves they were desirous to offer the most liberal terms in their power.

'I suppose you will accept?' said Mrs. Prince.

'Of course. I shall write and say so at once, though, as we are going away, the transaction cannot be completed until after the holidays.'

Later in the day Edward had a characteristically happy thought. It occurred to him that he might as well try to get a little more. So he wrote a polite letter to the

company, thanking them for their offer, which he and his brother were disposed to accept. He would communicate with them further after the holidays. Meanwhile, he put it to the company whether, considering the heavy sums which the late Mr. Prince had paid in premiums and the unfortunate circumstances of his death, it would not be a graceful act on their part to meet *all* the costs of the recent suit.

This drew a prompt and curt reply from the secretary, to the effect that his directors declined to modify in any sense the terms which they had proposed, and unless these were formally accepted and the policy surrendered in the course of the ensuing week, the offer would be withdrawn and not repeated.

The secretary's letter followed Edward Prince to Whitebeach, and was answered a few days later in a way which took the first-named gentleman's breath away, and gave his directors a bad quarter of an hour.

Five-and-thirty years ago Whitebeach had not begun to be popular ; it was neither infested by cheap trippers nor patronized by people of fashion. The village consisted of a post-office, an inn with an ivy-covered porch, and a dozen fishermen's and labourers' cottages with thatched roofs. There were neither donkey-boys nor bathing-vans, and trains were so few and far between that the station-master had time to cultivate roses, and his garden was one of the sights of the place.

When the Princes arrived at Whitebeach station they were greeted, rather to their surprise, by Mrs. Lincoln and her daughter.

'So kind of you to meet us!' said Mrs. Prince, as she exchanged kisses with her hostess.

'So good of you to come!' murmured Charlie, as he shook hands with Olive.

'We are so quiet here that the arrival of visitors is an event of which we naturally make the most,' said Mrs. Lincoln. 'Sometimes

we come down merely to see who is coming or going. The phaeton is outside. We can either drive round by the road or go by the footpath, an easy walk of a mile or so.'

'The footpath, by all means; I feel quite cramped with sitting so long,' returned Mrs. Prince.

Charlie also elected for the footpath, the bags and rugs were deposited in the phaeton, and the Lincolns and their guests climbed a rustic stile by the roadside, and took to the fields. The day was perfect, the way delightful — now passing over a daisy-pied meadow, now through a field of waving corn, anon dipping into a glade, where a gurgling stream, crossed by a moss-grown bridge, flowed gently between the entwined boughs of overhanging trees. Larks were carolling in the sun, swift-winged swallows chasing in graceful flight their tiny prey, and a gentle sea-breeze wafted inland the odour of pine woods and the perfume of flowers.

Albeit still preoccupied and perplexed, Charlie Prince could not be insensible to the subtle influence of these sights and sounds, so propitious to enjoyment and love. The brightness of the day, the beauty of the landscape, and the presence of his sweetheart, were not long in conjuring away his cares. Before they were over the first field he had become talkative and gay.

For prudential reasons the lovers made no attempt to 'pair off,' and in obedience to a whispered hint from Olive, the young fellow devoted himself more assiduously to the elder ladies than to Miss Lincoln. He was especially attentive to her mother, she to his; and though two of the party were burdened with a portentous secret, all seemed to be in high spirits and unapprehensive of impending trouble.

'There! That is our house, or rather, the house we live in,' said Mrs. Lincoln, as they emerged from a clump of trees which

for the last few minutes had obscured the view.

'And you call it——?' asked Mrs. Prince.

'The Pines.'

A red-brick house with a tiled roof, mellowed with age, many-gabled, and built on a hillside. Above it, terraced gardens and shrubberies, and, higher still, a dark pine wood. A little to the left a break in the cliffs and an almost land-locked cove, with fishing boats drawn up on the beach and a small yacht riding at anchor.

'How lovely!' exclaimed Mrs. Prince with effusion. 'Edward said Whitebeach was nice, but I had no idea it was so charming as this.'

'Oh yes, it is very nice and lovely; also lonely, not to say dull,' observed Mrs. Lincoln dryly. 'For my part, I like a little society. At present the place seems to be inhabited chiefly by women. Except the fisher-folk and Mr. Oldbury, the Rector, we don't see a man in a blue moon. I am

sorry Edward could not come with you. But he will be here to-morrow, you say ?'

'Yes, and I hope early—if he can get away. He is detained by town's business, which he cannot possibly do by deputy—and he always puts business before pleasure.'

'And quite right, too. It is the way to get on. By-the-bye, I hope he has found time to prepare the deed of appointment.'

'Oh dear yes ! Charlie has it in his bag. It can be signed to-morrow.'

'There is no hurry. It will do any time before the gentlemen go, and I hope they will stay as long as they can. As for you, Mrs. Prince, I shall keep you for a fortnight at least — longer if your sons can spare you.'

Mrs. Prince, whose cue it was to be 'all things' to Mrs. Lincoln, smiled pleasantly and said she should be very glad—if her hostess could do with her.

'Do with you !' exclaimed Mrs. Lincoln. 'I shall be grateful to you. Why, we are

sometimes so dull that I have thought of advertising for a brace of rattles.'

Mrs. Prince turned pale. Rattles suggested burglars.

'Rattles! Yes, it is very lonely here, as you say. But I should think night-catches and electric bells would be a better protection than rattles.'

'Bless you! I don't mean wooden rattles. I mean a brace of lively American girls who can go on talking till further orders, play and sing whenever they are asked, take a hand at whist, and make themselves generally useful and always agreeable.'

Whereupon everybody laughed, but Charlie's laugh was forced, and he felt sure it sounded hollow. The mention of the deed had sent his spirits down to zero again, and for a few minutes thereafter he was so sombre and silent that Olive asked him, as he helped her over a stile, what he was dreaming about.

'You,' he whispered, and truly, for the

question which most troubled him was what she would say when he told her (if he did tell her) that he must decline to become her mother's trustee.

Olive, smiling archly, suggested that if thinking about her made him look so dismal he had better think about something else, on which Charlie laughed, as in duty bound, and, pulling himself together, made a not unsuccessful effort to look pleasant.

When they reached the house luncheon was ready. The meal over, Mrs. Lincoln suggested that Mrs. Prince should lie down for awhile.

'I am sure you must be tired,' she said, 'and when you are rested we will go out for a drive. What will you do, Charlie?'

'Explore.'

'You mean look round the place,' added Mrs. Lincoln, after a moment's thought. 'But you won't know: however, I dare say Olive will go with you—will you, Olive?'

'Certainly, mother.'

'You must not be long, though. I have ordered the carriage for three o'clock.'

Mrs. Lincoln did not make this proposal very heartily; but hospitality has its duties; she could not do the honours herself (without missing her afternoon nap), and it was only for once in a way. Edward, when he came, would act as a check on Charlie's amatory hankerings, if he entertained any, and she was beginning to think that her apprehensions on this score had been groundless.

After Olive had taken her lover through the greenhouses and round the garden, both behaving the while as discreetly as though they were under their mothers' eyes, she piloted him by devious paths towards the pine woods, first bidding him mark well the way, so that he might find it another time unguided.

'But why? Where are we going?' he asked.

'You will see.'

Presently they reached a quickthorn

hedge, dense, high, and apparently impenetrable; but, gliding behind a chestnut-tree with wide-spreading boughs, Olive slipped through an almost invisible gap, and Charlie, following, found himself in a wide walk, hemmed in between the hedge and a high wall, hidden under a century's growth of ivy, and carpeted with mossy turf. At one end of the walk was an arbour, at the other a tiny pool, white with water-lilies.

'Now we can talk,' said Olive.

Charlie put his arm round her waist, and——

'I didn't mean that' (laughing). 'However, nobody ever comes here but me. Mother does not know of it; besides, she objects to climbing the hill. I did not find it out until we had been here a month, and then by accident. You have no idea how weirdly beautiful it looks by moonlight. But the gardeners—Mr. Marsh keeps the gardens up, you know—won't come near the place if they can help, especially after dark.'

'Why?'

'They wouldn't tell you if you asked them. They wouldn't tell me. So I got one of the maids to find out. They think it is haunted. They are superstitious—rustics generally are, I fancy, especially when they live near the sea; but I am not in the least, are you?'

'No, but why should it be haunted?'

'Well, there are two stories; one has it that, long ago, a former owner of the property hanged himself to one of the trees hereabouts; another, that he was drowned while boating off Thornby Point, for which cause his disembodied spirit is supposed to revisit the glimpses of the moon, and has been seen on this very spot within the last four years; at least, so they say. And what do you suppose they used to call this beautiful glade? "Dead Man's Walk!" Wasn't it too horrid? *Mais nous avons changé tout cela.*'

'What do they call it now?'

'What should you think? The Fairies' Tryst! Are you an early riser, Charlie?'

Well, not very; but I can be, you know. Why?'

'Because early morning is the pleasantest part of the day at this time of the year. All is so fresh and bright, and the birds are singing, and the rabbits hopping about, and that. I often come here about seven or eight. I dare say I shall be here to-morrow morning, and on Monday——'

'I am sure I shall; I like to hear the birds sing, and see the rabbits hopping about, and that.'

'Don't tease; if you do, you will only have the rabbits and the birds for company. There are three or four ways of getting here, which is fortunate, for we must not be seen coming together or following each other. Didn't you observe that mother rather hesitated to let me show you round the garden? Close to the pool is a door in the wall, opening into a path which brings you

to the bottom of the carriage-drive; and behind the arbour is another path, leading to the boat-house and the cove.'

'I shall go round by the cove.'

'Do; then nobody can suspect; and on Monday morning we might come another way. And now we must return, or we shall outstay our leave, and then mother would think—what we don't want her to think, at present.'

CHAPTER XIII.

THE FAIRIES' TRYST.

CHARLIE hesitated no longer. He would neither play the hypocrite with Olive, nor deceive her mother by accepting a bogus trust. For the others, being already committed, there was some excuse; for him, with his father's warning ringing in his ears, none. He was, moreover, absolutely certain, his brother to the contrary notwithstanding, that Mrs. Lincoln would both give them time and keep their secret; and it might be that his refusal to sign the deed would compel them to deal frankly with her.

It would be very painful, of course—another scene with his mother, another quarrel with Ned—but nothing could be

more painful than the agonies of doubt which he had lately endured, and anything were better than participating in an act of which he should never be able to think without shame and remorse.

In the improbable event of Olive on the following day speaking of the trust, or referring to the deed, he would tell her all that he was at liberty to disclose—otherwise, not until Monday morning. For her sake, it was better to keep her in the bliss of ignorance so long as might be ; for his own, to put off the portentous communication to the last moment. After telling Olive, he would announce his decision to Ned and his mother, and then—the deluge.

The second meeting at the Fairies' Tryst went off as Charlie expected. Olive made no mention of the trust. Why should she ? She regarded the affair as settled ; the brothers had agreed to act, and nothing remained to be done but to execute the deed, which Charlie had brought in his bag. After

a delightful *tête-à-tête* they returned to the house by different ways, and when he strode carelessly into the breakfast-room, she was pouring out a cup of tea for his mother.

He had been down to the cove, he said; Mrs. Lincoln hoped he enjoyed his walk, to which he answered that he had enjoyed it immensely, and Olive, from behind the tea-urn, gave him so roguish a glance that it was all he could do to keep his countenance.

Late in the day Edward came, and he had so much to say, and the two matrons made so much of him, and Olive deemed it politic to be so civil to him—by way of lulling her mother's suspicions—that Charlie had to fall rather into the background, not unwillingly, for as the day wore on he thought more and more of the ordeal before him and its possible issues, and wondered wistfully what the next forty-eight hours would bring forth.

After Edward had been flattered and refreshed, there was a walk down to the

cove, and an inspection of Mr. Marsh's yawl, which he had placed at Mrs. Lincoln's disposal; and at that lady's suggestion it was agreed that on Monday her daughter should go out for a sail, with Edward for captain and Charlie for crew. Both knew how to sail a boat, but the elder was supposed to be the more skilful sailor of the two.

Sunday was spent in going to church, rambling in the grounds, and sauntering by the sea-shore. At night a little concert of sacred music, in which Edward, who had a voice like a corn-crake, was conceited enough to think that he distinguished himself; then all to bed—to Charlie's relief; for there is nothing more fatiguing than trying to look happy when you feel miserable, and as the critical moment drew near his uneasiness increased. All day he had been oppressed with gloomy forebodings, and for a long time wooed sleep in vain. Waking at six and finding further sleep impossible, he rose,

donned his clothes, and, going softly downstairs, slipped out by a side-door.

Now, it so fell out that Edward, happening at the same time to open his bedroom window, to let in the fresh morning air, spied his brother wending down the avenue.

This made Edward put on his considering cap.

'What,' he asked himself, 'can be Charlie's object in rising so early? At home he stops in bed till the last moment.'

And his naturally sharp wits being still further sharpened by curiosity and suspicion, he was not long in coming to the conclusion that Charlie's object was Olive—that they had planned a matutinal meeting, and he was on his way to the rendezvous.

'If I could only catch them!' muttered Edward between his set teeth.

It was too late to see where Charlie went; but if he were right in his surmise, Olive would presently be making her way in the

same direction (Charlie would naturally start first), and her he might shadow. So Edward hastily dressed, keeping watch the while from his windows, which looked south and west respectively, and commanded several exits. After watching for nearly an hour he was rewarded for his diligence. Miss Lincoln, wearing a sun-bonnet and garden gloves, and armed with a light spud, crossed the lawn, and, as it might appear, made straight for the pine wood. Three minutes later Edward was on her track, at a respectful distance, however, and dodging behind shrubs and bushes to avoid being seen.

After a short, albeit exciting chase he reached the quickthorn hedge, and there the pursuit ended, for though he could have sworn that Olive was not a score of yards ahead of him, and he had caught a glimpse of her gown only a moment previously, he was completely baffled. The quarry had vanished without leaving a trace behind.

Edward looked hard at the hedge. It was as strong and impervious as a stone wall. No animal less ponderous than an elephant could break through it, none less active than a deer leap over it. He reconnoitred it from one end to the other, made several wide casts, and after loitering about a long time retraced his steps, foiled and discomfited, and wild with jealousy and rage, for though he had failed to catch the lovers together, he had not a shadow of doubt that they were together—somewhere.

When Olive, unaware of the danger she had so narrowly escaped, slipped through the opening, which Edward had fortunately overlooked, Charlie received her in his arms and greeted her even more tenderly than usual. Who could tell when or whether he should have the chance again?

'How kind of you to come!' he said. 'Was the coast clear? Have you any news?'

'Quite; I did not see even a gardener. Yes, I have news—a letter. Whom do you think from? And a message for you.'

'I have no idea.'

'From Cousin Paul; it came yesterday. He writes from Nevada City, California. This is the message,' producing the letter; 'I will read it. Listen: "Tell your"—a word I cannot make out, but I know he means you—"that the impossible has happened. I have come across Mark Darnley—more, I have taken him in hand, and he is doing well. I gave him the message; it brought tears to his eyes, and he was very quiet and down for a long time afterwards. He would like anybody who takes an interest in him to know that he has kept straight ever since he came to this country; and he thinks that before long his family will hear something to his advantage. I think so, too. When are you going to bring your Prince to America? He would

make his fortune out here; he is the right sort. I shall never forget the wonderful way in which he made your horse turn a somersault over that fence." Dear old Paul! I should like to see him again. Who is this Mark Darnley? and why did you send him a message?'

'Well, it's rather a secret, but you can keep one?'

'Try me.'

'Mark Darnley is my brother Jack. As you may have heard, Jack was a sad scapegrace and a sore trouble to my father and mother. He behaved so badly, in fact, that it was impossible for him to remain in England, and Ned and I got him away to America. Knowing he had gone West, I asked your cousin to keep a look-out for him, without, of course, saying he was my brother, though I fancy, from the tone of his letter, that he guesses or has been told the truth.'

'Why does he go by the name of Darnley?'

'To throw the police off his track. He deserted from the army, and there was a hue and cry after him.'

'How dreadful! But he is doing well now; and, from what Paul says, I am sure he is very sorry and penitent.'

'He has need to be. When I think of the trouble he has caused—— However, the less said about Jack the better. It is a painful subject. And I have something to tell you, darling—something which has been on my mind ever since I came here. I am very sorry, for I fear it will make you as unhappy as it has made me; but there is no help for it.'

'What is it?' asked Olive anxiously.

'I shall have to decline being your mother's trustee.'

'You are surely joking,' she said, eyeing him with bewildered gaze.

'Do I look as if I were joking?'

In truth, he looked more like a man who is about to be executed, or going in for a competitive examination.

'But why? What has happened?'

'That is the worst of it. I am not at liberty to say.'

'Not at liberty to say, not at liberty to tell me!' she exclaimed hotly, disengaging herself from his embrace. 'I thought we were to have no secrets from each other. Is this the return for my love? Is this——'

'Don't be so hasty, Olive. Let me explain——'

'What can you explain? Will you tell me why you refuse to do this very small favour for my mother, which you said you esteemed an honour? Will you tell me, yes or no?'

'Do have a little patience with me, Olive. I cannot answer yes or no. You may be sure I would if I could—right willingly. Some time you shall know all. But for the present my lips are sealed—much against my will. Believe me, darling, that if I could tell you without breaking my word I would not hesitate a moment.'

'Breaking your word, indeed! Why, you are breaking it now! Didn't you write to my mother that you would accept the appointment with pleasure? Haven't you protested over and over again that you would do whatever I asked you, and never keep aught back from me?'

Olive spoke with great heat and indignant gesture. She was touched in her pride, and felt as though her love were contemned. The idea of making Charlie a trustee was entirely hers. It was she who had suggested it to her mother, and persuaded her to discard Mr. Marsh. Her lover's refusal to act was both a breach of faith and an affront to her mother and herself.

'It is all over between us,' she continued after a short pause. 'As we have not been formally engaged, there is no engagement to break off. And we never shall be engaged. I cannot give my love to a man who slights my mother and refuses me his confidence.'

'Don't say that, Olive! For God's sake

don't say that! You will break my heart. If you knew how sorely I have been tried you would pity me instead of blaming me. I am striving to do right under terrible pressure to do wrong. You don't want me to do wrong, and I should do if——'

Here poor Charlie, who was deeply moved, nearly broke down, and in her heart Olive began to relent. But her temper was still high, and her pride would not let her show signs of yielding.

'It cannot be right to slight my mother or wrong to give me your confidence—if you really love me,' she said coldly. 'However, you will do as you think best. I shall return your letters before you leave; you can send mine when you get home.'

And then she turned on her heel and went down by the arbour; but as she thought of her lover's distress, and recalled his pathetic appeal, pity conquered pride, and, once out of sight, she stopped frequently and listened eagerly, hoping to hear his well-known foot-

steps, and ready to throw herself into his arms and ask his forgiveness for her hasty words.

But Charlie, ignorant of the vagaries of maidens' minds, and believing that Olive had said her last word, remained for awhile in gloomy meditation, and then left the Tryst by the gap in the hedge.

Near the house he fell in with Edward.

'You were up betimes this morning,' said the latter. 'I saw you go down the avenue soon after six.'

'Did you?' answered Charlie absently, and walked on. Then, as if suddenly remembering something, he stopped short. 'Look here, Ned,' he said, 'I may as well tell you now as later. I am not going to execute that deed unless Mrs. Lincoln is told.'

'Nonsense! You consented.'

'No, I didn't. I admit that mother made me hesitate; but I did not consent, and I never shall. That you may make up your mind to.'

Edward felt disposed to use strong language, but, remembering the failure of his former attempt at browbeating, kept his temper, and observed quietly that he felt sure his brother would think better of it before the day was over.

'No, I shall not,' was the answer.

'You must tell mother yourself, then; I won't.'

'Very well; I shall tell her when we return from our cruise.'

Edward smiled derisively. In a contest with his mother Charlie was sure to come off second best. There would be another scene, ending, as before, in his discomfiture, and the deed would be signed.

'It is past eight' (looking at his watch). 'Let us go in to breakfast, or we shall not be off before the tide ebbs.'

The brothers entered the breakfast-room with the ladies. Charlie glanced at Olive; though pale and heavy-eyed, she was calm and composed, and as alert as usual.

'You are not looking very bright this morning,' said her mother. 'The sail will do you good!'

'I am not going to sail.

'Why?'

'I don't feel like it.'

'Have you a headache?'

'Yes, I have a headache.'

'In that case you had better stop at home and keep quiet.—You will go all the same, of course' (addressing the brothers).

'I think so. What do you say, Charlie?' asked Edward of his brother.

Charlie did not care for a sail with his brother for sole companion—he feared they might quarrel, and he wanted to be alone; but as he could not well refuse to go because Olive was not going, he answered listlessly, and not very graciously: 'Yes, let us go.'

'When shall we expect you back?' asked Mrs. Lincoln, and Edward, who evidently intended to 'boss the show,' replied:

'That depends a good deal on wind and

weather. About three o'clock, I should say. We shall go a few miles out, and if it keeps calm do a little line-fishing.'

'At any rate, you will be back in time for afternoon tea?'

'Certainly—at the very latest.'

CHAPTER XIV.

A CATASTROPHE.

Olive's head ached a little, her heart a good deal. Conscience told her that she had been unkind, using in her anger words which, the more she thought of them, the harsher they seemed. She knew Charlie's loyalty and worth, and how deeply he loved her; only for good reason, and because he had no alternative, would he do aught either to give her umbrage or affront her mother. What was it? Why had he given his word not to execute the deed (for in this sense she construed his explanation), which only two days before he had been quite willing to execute, or he would not have brought it with him? Had she been less impetuous and more for-

bearing, he might have given her a clue to the mystery without actually breaking the promise which he had so strangely given. By her own act she was left completely in the dark.

Instead of keeping quiet, as her mother had bidden her, Olive roamed restlessly about the grounds in rueful mood, longing continually for Charlie's return, in order that she might let him know by sign or word that he was forgiven and she repentant, and arrange for a meeting on the morrow.

After luncheon, Olive, with a book in one hand and a sunshade in the other, strolled towards the shrubberies, as if seeking a shady corner, where she might sit down and read; then, as if changing her mind, or following out a preconceived plan, she doubled, and made for the Fairies' Tryst. It was the quietest spot she knew, and she wanted to be alone with her thoughts. Sitting down in the arbour, Olive opened her book, and her resolve to make it up with Charlie having

somewhat tranquillized her mind, she actually succeeded in reading a few pages with understanding. But soon her thoughts wandered once more, and finding it impossible to sit still, she laid the book down, and turned with pensive mien into the path leading to the cove.

'Olive!'

The girl started and stopped short. It seemed as though somebody were calling her name a long way off. Yes; there it was again—'Olive!' faint, yet distinct, as if wafted by the breeze from over the sea. Greatly wondering, but quite on the alert, she walked slowly down the path.

Charlie, of course! Who else could it be? Who but he would call her name in that soft, low voice?

And there he was in the path, coming to meet her.

'Back already!' she cried, hastening towards him. 'I did not expect you so soon.'

But even as she spoke he was gone—as

suddenly and swiftly as though he had sunk into the ground or melted into the air.

Thinking he was teasing her, she ran to the spot where she had last seen him, peering into the bushes, and calling his name. But her summons was unheeded, her eyes sought for him in vain; he had vanished utterly. It was very strange.

And then, feeling faint and bewildered, she leant against a tree, and tried to compose herself and collect her thoughts. If it had not been for the call she might have thought that Charlie wanted to avoid her; but if he did, why was he there alone? And the manner of his disappearance was so creepily uncanny. One moment there, the next nowhere—gone without turning his head or making a sign. Olive had protested to her lover that she was not superstitious, and was probably no more so than most folks; yet she had read stories of wraiths and doubles, and now strange thoughts assailed her, and a great fear came over her. But not for

long; in a few minutes she was herself again, and laughing at her own folly.

'It was Charlie himself—of course it was—why should I doubt it? Any way, I'll soon find out!'—a resolve that showed she was not quite so sure as she tried to believe.

In twenty minutes she was at the cove. Two or three boatmen were loitering about, with their hands in their pockets and their pipes in their mouths.

'Is the yawl back, Job?' she asked one of them.

'Not yet; and I don't see her coming, neither' (shading his eyes with his hands and looking seaward).

It was all Olive could do to maintain her composure, and feeling that she must say something, yet not knowing what, rather foolishly asked the man, who had a sour temper, and made a point of always looking at the dark side, when he thought the yawl would be back.

'That is more than I can tell you, Miss Lincoln,' he said, with a shrug of his shoulders. 'It depends so much on how far the gentlemen have gone, what sort of sailors they are, and what sort of weather they make. I've seen boats go out as has never come back.'

Olive turned pale.

'You surely don't think they are in any danger?' she asked.

'No, miss, I cannot say as I do think so; the yawl is a good sea-boat, the wind is fair and the weather fine. But there's no telling; the sea is always treacherous, and we have as much weather on this coast as anywhere I've bin to, and I've bin well-nigh everywhere. As like as not it'll be blowing half-a-gale before sundown.'

'Would half-a-gale be very bad?'

'Not as bad as a hout-and-houter, nor yet three-parts of one, miss.'

Olive turned away and wended home-

ward—by the road, not the footpath and the Fairies' Tryst.

It was not Charlie she had seen, then, after all. At any rate, not Charlie in the body ; and as she did not believe in apparitions and knew nothing of telepathy, she fell back on optical illusions, about which she had lately read a paper in *Chambers's Miscellany.* Nothing was more probable than that the shadowy likeness of her lover which she had seen in the path was the coinage of her imagination. The meeting in the morning, the quarrel, Charlie's departure, the loneliness of the Fairies' Tryst and its associations—all these favoured the evolution of mental phantasmagoria. Yes, there could be no doubt about it ; the figure she had seen and the voice she had heard were illusions—an opinion in which she was confirmed by a reperusal of the article in *Chambers's Miscellany.* Nevertheless, and in spite of herself, doubts still lingered in Olive's mind, and as the hour when the

brothers had promised to return drew near her uneasiness increased. They might be back at three or four; they were sure to be back at five. Every time the clock struck she counted the strokes, and when it went five, and there was still no sign of them, her anxiety deepened into alarm.

'They are surely very late,' she said to her mother.

'Oh, I don't know! When men go out fishing they lose count of time. They are perhaps having good sport, and don't like to leave off; or the wind may be contrary. Let us have tea; they are sure to be back by dinner-time.'

Again Olive was comforted, but only for a while. At six o'clock her suspense grew unbearable, and, not liking to make another visit to the cove, she took a field-glass and went to a part of the grounds which overlooked the sea. Several boats were visible, any one of which might be the yawl; this cheered her; she was also glad to see

that the old sailor's forebodings as to the weather were not being fulfilled. True, the boats were tossing about a bit, and there was a lively breeze, yet nothing like a gale, or even half a gale; and the yawl being a good sea-boat, and Edward a skilful boatman —to say nothing of Charlie—it was hardly conceivable that they could have met with any mishap. Her mother was no doubt right: they had either gone farther than they intended, or were catching so many fish they did not like to leave off.

Olive shut up her glass, and, on returning to the house, found her mother at the front-door, gazing seaward and looking vexed.

'I see nothing of them,' she said testily. 'Whatever can they be doing? If they are not here soon the dinner will be quite spoiled. Let us walk down the avenue, and see whether they are coming.'

Olive acquiesced. It was a winding avenue, and as they rounded the first turn

two men were visible in the distance, coming towards them.

'Why, there they are!' exclaimed Mrs. Lincoln.

'Two men, at any rate,' returned Olive, with assumed indifference.

'Yes, Edward and Charlie. No, it isn't. Edward and somebody else. Who is he? Your eyes are younger than mine.'

'Job, the boatman,' said Olive; and for the second time that day a great fear came over her.

'Charlie is behind, no doubt; he will be here presently. I am very glad; there will be no need to keep dinner back more than ten minutes or so. Here they come. Well, you are late; I was just saying—— Why, what—whatever is the matter?'

Edward was deadly pale; his eyes were red, as though he had been weeping; he was all of a tremble, his knees bent as he walked, and the old sailor looked portentously grave.

'Whatever is the matter?' she repeated. 'Where is Charlie?'

'He—I—mean—Charlie——' stammered Edward, wiping the sweat from his brow, and leaning on Job for support. 'He is——'

'Dead,' said Olive in an intense whisper, looking into his eyes, her hands tightly clenched, her face ghastly.

'Who says so? How do you know? How does anybody know?' returned Edward, bending his head so as to avoid her gaze.

'I can see it in your face.'

'What has happened? Tell us right away, for Heaven's sake!' exclaimed Mrs. Lincoln, who was too agitated to notice her daughter's still greater agitation. 'What has happened? Where is Charlie?'

'There has been an accident—a very sad, inexplicable accident,' said Edward, pulling himself together and speaking more coherently. 'When we were a few miles out—south of Thornby Point—the wind

fell off and we began fishing, and did pretty well; but after awhile it grew very hot, and Charlie proposed that we should bathe. All this time we had been drifting further south, and were a longish way from land. I agreed, of course, but, as I am not much of a swimmer, I said I would keep close to the boat, and I warned Charlie not to go too far away; the tide was on the turn and the yawl beginning to drift. "All right," he said, "I'll not lose sight of you"; and then he dived over the port side and swam away. A few minutes afterwards I went into the water on the starboard side, and stayed in, perhaps, a quarter of an hour or twenty minutes, keeping close to the boat, which continued to drift, and floating on my back nearly all the time. The first thing I did when I got into the boat was to look for Charlie. To my horror, I could see nothing of him; even through my glass, a very powerful one that we had taken with us, I could not make him out. Then I shouted,

again and again, but no answer came. . . . When I last saw him—just before I went into the water myself—he was going away from the land; but whether he had continued in that direction I could not tell—it was not likely that he would keep straight on; yet I feared that, with his swimming and the boat drifting, we were so far apart that he could not see me; so I made sail and stood out to sea, then tacked, then lay to, and tacked again, and so continued a long time, all the while keeping a sharp look-out, and making as much noise as I could. At last I fell in with a fishing smack, and, hailing her, told the crew what had happened. They lent me a boy to help sail the yawl; and we both cruised about fully three hours, until, in fact, as night was coming on and the wind rising, the smack's people wouldn't stay with me any longer; they said it was no use——'

'And they was right,' put in Job; 'if you had stood there, on and off, to the

Judgment Day, you wouldn't have found him. He was gone long afore you fell in with the smack—ten to one afore you missed him! It was cramp—that's what it was—and when a man is seized with cramp he just gives a shriek and goes down like a stone. As like as not, however, the body will be washed ashore or picked up.'

'Did you hear any cry, Edward?' asked Mrs. Lincoln.

'Hear any cry! Oh, Mrs. Lincoln, what do you take me for? Do you think that if I had heard a cry I wouldn't have gone to him?'

'Of course you would. I beg your pardon. I did not know what I was saying. What a terrible misfortune! Poor Charlie! I fear it is as you say, Job; he must have been seized with cramp. God help his poor mother! Who will break it to her? Olive!'

But Olive was gone. She had heard enough; her worst forebodings were realized,

and, unable longer to control her feelings, she had stolen away to her own room.

'Would you break it to her, Mrs. Lincoln?' asked Edward, with bated breath and in a broken voice. 'I . . . don't feel as if I could. The suspense and agony of the last few hours have quite unmanned me, and I am physically exhausted. I should be eternally obliged.'

It was not a pleasant thing to do, and rather in the line of his duty than hers; nevertheless Mrs. Lincoln gave a prompt, albeit somewhat reluctant, assent to the proposal.

'Very well,' she said; 'but you must be at hand, in case she wants you. No wonder you are so overcome, but you will have to keep up, for your poor mother's sake. Go into the house and get a glass of wine while I speak to her.'

Mrs. Lincoln, though a good woman, was not good at beating about the bush; it was her habit to go straight to the point, and

she broke the bad news in such a fashion as to make Mrs. Prince imagine that she had been bereft of both her sons by the same stroke.

'Dear friend,' she began, 'I have been asked to tell you something that it will grieve you sorely to hear. A great misfortune has happened. But He who tempers the wind to the shorn lamb will give you strength to bear it. The yawl——'

'I know what you mean. . . . Oh my God, that it should come to this! My sin has found me out; my cup is full. Both gone, both gone!' cried Mrs. Prince frantically, and then swooned.

Mrs. Lincoln applied restoratives, and when the stricken woman recovered consciousness explained what had really befallen, laying stress on the fact that though Charlie was missing he might not be drowned—that there was room for hope.

But Mrs. Prince refused to be comforted.

'You don't think so yourself—I can see

you don't,' she said. 'Room for hope! Oh that I could think so! My poor boy is gone, gone for ever! He was the apple of his father's eye. Leonard and Charlie both gone! And Jack I shall never see again. Ah me!'

And then she fell a-weeping, and asked for Edward, and when he came Mrs. Lincoln left them together.

He looked much less distraught than he had done a short time previously, thanks, probably, to the wine—a good deal more than a glass—which he had just drunk. His mother assailed him with passionate upbraidings. Why had he gone boating? Why did he take Charlie with him? Why did he let Charlie bathe? Why didn't he stay all night looking for the poor boy?

Edward was very patient with her, either listening in gloomy silence or answering gently and reasonably. Then she said it was a judgment—that, if they had hearkened to Charlie's advice and disclosed the secret

of the broken trust to Mrs. Lincoln and offered to make restitution, he would not have died, adding, 'And now we shall be obliged to tell her.'

'Your grief is affecting your memory, mother, and no wonder; the broken trust has nothing to do with our going out in the yawl or bathing——'

'It was reckless beyond measure to bathe from an open boat so far from land, and neither of you a strong swimmer. Oh, why didn't Olive go with you? If she had gone you wouldn't have been able to bathe.'

'Anyhow, Olive not going with us had nothing to do with the trust; while as for our recklessness, as you call it, if Charlie had done as I wanted him, and kept near the boat, he would be here now. He went too far, and sank from exhaustion before he could get back—or was seized with cramp, as Job thinks. And you are mistaken about the secret; there is no need to disclose it—now.'

'I don't understand you. Do speak plainly. I am quite dazed. As the poor boy is dead, and cannot be your co-trustee, we shall be obliged to tell Mrs. Lincoln, and all the sacrifices we have made will go for nothing.'

'Not unless you like. We should have been obliged to tell her if this had not happened. Charlie told me before we set out, and repeated emphatically in the boat —else I should scarce have believed him— that nothing would induce him, not even your entreaties, to sign the deed without imparting all the facts to Mrs. Lincoln.'

'Did he, really? After his promise, too! Still, I don't think he would have persisted in his refusal when it came to the point. And now, you say?'

'Charlie is in the policy. The company will have no excuse for refusing to pay this time.'

'I thought you had surrendered the policy.'

'Not yet. We were in treaty, but the transaction was not completed, and now, of course, will not be.'

'You will get the money, then?'

'Yes.'

'The price of your brother's life.'

Edward started as though he had been stung, and his face, which had regained some of its wonted colour, became ashen gray.

'The price of my brother's life, mother!' he exclaimed, in a voice tremulous with emotion. 'Do you think—do you mean that I—that I——'

And then, as if his feelings were too much for him, he leaned back in his chair and covered his face with his hands.

'I did not mean to accuse you, dear, but the thought struck me; it seems to be so dreadful to be talking about this money, as if we regarded it in some sort as an equivalent for our poor lost boy.'

'I never said so.'

'You spoke of both in the same breath.

But let it pass. . . . Do you think there is any chance of the body being recovered?' she asked faintly.

'The fishermen say there is, and I shall offer a reward.'

'Do. Do everything possible. If he isn't laid in consecrated ground, I think it will kill me. And now, dear, leave me to myself; I shall be better alone.'

When Mrs. Lincoln left her friend she went to her daughter. Olive's abrupt disappearance from the avenue had rekindled her suspicions and put her on the track of a painful discovery. She found the girl lying on her bed, indulging in a passionate outburst of grief.

'My poor child, what is this?' she asked tenderly, taking Olive in her arms. 'You loved him?'

For awhile Olive did not answer; then, stifling her sobs and lifting her head, she said tremulously and with quivering lips:

'Yes, mother. Charlie was very dear to

me, and we had agreed to be engaged—with your consent—when we were a little older. He was so good and noble, mother, and he loved me, and I——'

'You did not consider yourself engaged, then?'

'No, I wouldn't be engaged until I could tell you . . . and it would not have been seemly so soon after Mr. Prince's death.'

'Does anybody know of this?'

'Nobody. We kept it quite to ourselves.'

To Olive's great relief, her mother asked no further questions, and, instead of blaming her or finding fault with Charlie, as she had feared, did all she could to soothe and console her.

It was agreed between them that the quasi-engagement should be kept an absolute secret, even from Mrs. Prince, and to this end Olive promised that she would 'keep up,' as her mother phrased it, and not betray herself by a display of inordinate grief.

'You know, darling, it would not be maidenly to sorrow openly for a man to whom you were not openly engaged,' said Mrs. Lincoln to Olive, and then to herself: 'It was only children's love, after all; she will soon get over it.'

CHAPTER XV.

A SUMMONS FROM THE SEA.

It is a trite adage, yet true withal, that adverse fortune and strokes of ill-luck are seldom quite so bad as they seem. As we sit by the fireside on a winter's night, and the storm howls without, we think with a pitying shiver of the poor wayfarer who is exposed to the fury of the blast. But the wayfarer himself is probably neither cast down nor appalled. With bent head and teeth hard set, he battles on to his journey's end, knowing that at the worst it cannot last for ever.

In the same way, when a neighbour or a friend is visited by a calamity so crushing that it hardly seems possible for him to sur-

vive it, he lives on, and after a time (however he may suffer in secret) appears very little the worse. The wind is tempered to the shorn lamb oftener than we suppose.

Charles Prince's death was a dire shock to Olive Lincoln ; it pained her all the more that she had parted from him in anger, while she knew, or imagined she knew, that his last thought was of her, for now she firmly believed that the voice she had heard in the Fairies' Tryst was his voice, the figure she had seen his wraith. It seemed as though the light of her life were gone out, and that she should never know happiness again. But broken hearts are rarer in reality than in romance ; a middle-aged matron, bereft of her husband, is much more likely to be inconsolable than a maiden in her teens bereft of her lover, and we know that widows do not always refuse to be comforted. Olive grieved deeply for Charlie ; the wound was slow to heal, and for many weeks she could not think of him without a

heartache; yet she was too young to despair and too hopeful to pine, and so comported herself—'behaved so nobly,' as her mother put it—that nobody guessed that Charlie had been more to her than a highly esteemed friend, and the time came when she found consolation for her sorrow in a nobler passion than love for a man. Even Edward was deceived.

'A case of flirtation on one side and calf-love on the other,' he thought to himself, and drew therefrom an augury favourable to his hopes.

As for Mrs. Prince, her preoccupation about the broken trust, the deception which she had so long practised, her passionate eagerness to shield the family honour from the breath of scandal at whatever cost, and the morbid pride which was her ruling motive, blunted her motherly as it had blunted her wifely love. True, she mourned for her lost son, yet her grief was rendered less acute—tolerable, even—by the thought

that his death would enable her to make good her husband's default, and keep all knowledge of the fatal secret from a censorious world. Her sense of relief from the strain of anxiety was almost as great as the pain of her sorrow, a fact of which she was fully conscious, and whereof in her heart she was bitterly ashamed; and the ever-recurring thought that the course advised by Charlie, a frank confession to Mrs. Lincoln, was still the right thing to do, and that she had not the courage to do it, added to her humiliation. The subject was so painful, indeed, that between Edward and herself it was tacitly ignored. Charlie they could not help sometimes talking about; but reference to the secret was religiously avoided, and trust matters were mentioned only when absolutely necessary, and as briefly as possible.

Two days after the catastrophe, Edward and his mother returned to Peele. Mrs. Lincoln would have had her stay longer,

but Mrs. Prince pleaded a yearning for home, quite natural in the circumstances, and insisted on going back with her son. And she had another motive for hurrying away. Her friend's presence had become painful to her; it kept her in mind of her lost boy and the broken trust, and her nerves being unstrung, she was in mortal dread lest she should say or do aught which might betray the secret or give a clue to her thoughts.

Charlie's death, coming so soon after his father's, naturally made a sensation at Peele, and general sympathy was shown for the bereaved family. Cards were left by the score, but Mrs. Prince shut herself in her room, and for several days refused to see even her most intimate friends.

Before leaving Whitebeach, Edward made it known that he would pay fifty pounds for the finding of his brother's body, and arranged with a local coastguard officer to

send him instant information of its recovery —if it should be recovered.

His next proceeding was to advise the secretary of the Ægis of Charlie's death. He said nothing about the consequent rupture of the negotiation for the surrender of the policy. That was a matter of course.

Edward awaited Mr. Cutter's answer with some anxiety, for he was not so sure of getting the money quickly as he had led his mother to believe; and, Charlie being dead, Mrs. Lincoln might appoint another trustee at once, though as yet she had expressed no such intention, and he had been careful not to moot the subject. As it happened, Mrs. Lincoln had resolved to appoint Mr. Marsh, and only refrained from informing Edward of her decision out of a feeling of delicacy. It would not be nice, she thought, to trouble him about business so soon after poor Charlie's death.

The secretary's answer came in due course. It was short and dry. He said

how sorry he was to hear of Mr. Charles Prince's death, and that he had taken note of his correspondent's communication, and would lay it before his directors.

This meant that the company would not pay the sum due under the policy until they had received satisfactory proof of Charlie's decease, proof which, in the circumstances, it was not easy to furnish. Edward could only say that, to the best of his belief, his brother had perished, and point out that, in view of the facts, no other theory was tenable. As, however, he had not seen him drown, it was open to the company to hold a different opinion; and, though they must pay eventually, they might procrastinate so long as to put Edward in a serious predicament. Even though he had seen Charlie die, they could, in the absence of corroboration, and on the pretext of Edward not being a disinterested witness, decline to settle till after the lapse of a certain time. And it would be as impolitic to show eager-

ness as to affect indifference; in the one case they might think that he had urgent need of the money, in the other that he had so little confidence in the justice of his claim that he hesitated to urge it.

Altogether, Edward Prince found himself in an embarrassing position. If the body were found, his difficulties would of course be at an end; the proof of Charlie's decease would be complete; but that was a piece of good fortune on which (though he had done his best to bring it to pass) it would not be safe to count.

His final decision was to delay further action for a few days. Mrs. Lincoln had fortunately said nothing more about the appointment of another trustee, and even when he did receive her instructions in the matter he need not carry them out at once.

It was probably these perplexities, or the shock of Charlie's death, or the two causes combined, which made Edward so nervous at this time. Did anybody accost him

abruptly, he would start and turn pale. A knock at his door put him in a shake, and when a telegram was brought to him he would let it lie on the table until the bearer left the room, and then open it with tremulous fingers. Once, as he was walking up the street, absorbed in thought, a friend laid his hand on Edward's shoulder. For a minute or two Edward seemed like to faint. His knees knocked together, his face became almost ghastly, and he staggered as though he were going to fall.

'How poor Charlie's death has taken hold of Ned Prince!' said the friend afterwards to another friend. 'And no wonder! It must have been a terrible experience. I never saw a man so changed.'

All his other friends ascribed Edward's nervousness to the same cause—all save Lillywhite, who was watching him closely, partly on general principles, partly because he had conceived certain doubts.

The old clerk felt Charlie's death deeply,

and in the manner of it, as related by Edward, there was something which struck him as being strange, if not suspicious. The younger brother, albeit a fair, was by no means a powerful swimmer, and being, moreover, out of practice, it was not likely that in the open sea he would venture far from an unanchored and possibly drifting boat, especially with Edward's warning ringing in his ears. Lillywhite gave him credit for better sense. It was also noteworthy that Edward discussed the incident like one repeating a lesson learned by rote, and when questioned on the subject showed irritation.

On the other hand, if the story were not true, how far was it false, and what had really happened?

Here Lillywhite was baffled. Two or three theories suggested themselves, but none of them quite fitted the facts or was sufficiently probable for acceptance.

Edward unquestionably gained by his brother's death. It had rid him of a rival,

and would enable him to reinstate Mrs. Lincoln's trust fund—to the Prince family almost a matter of life and death. Hence there was a strong motive for foul play.

Lillywhite did not stop to consider whether Edward was capable of foul play, which in this instance meant, of course, compassing his brother's death. He was naturally cynical. In the law courts and elsewhere he had seen a good deal of the seamy side of life, and it was a common saying of his that, after Jonathan Salmon, he could believe anybody capable of anything. Thirty years previously Salmon had been one of the most prominent and respected inhabitants of Peele. A Quaker of the old type, forward in every good work, energetic in well-doing, of a probity beyond doubt, he died in the odour of sanctity and amid a chorus of lamentations. But hardly had he been laid in the ground than it was discovered that for the greater part of his life he had been systematically defrauding the

Savings Bank, of which he was the principal trustee. His defalcations reached a total of seventy thousand pounds.

So Lillywhite had some warrant for his cynicism; and he held that it could not be predicated with certainty of any man that his integrity would hold out against great temptations or severe pressure.

Edward Prince was just as likely to commit a murder as Jonathan Salmon had been to rob a savings bank, a crime quite as bad as murder. It was, however, doubtful whether he had the nerve to do anything so desperate, and whether, even though he had, he would consider the probable profit commensurate with the appalling risk. Moreover, he was physically weaker and less agile than Charlie, and though he might shoot or stab him unawares, the body, if found—and the finding was at least possible—would be damning evidence against him.

'No,' said Lillywhite to himself, after long pondering; 'I don't think it is a case

of fratricide. The motive isn't sufficient. Also, he lacks the courage ; and to give the devil his due, I don't think he is wicked enough. But, then, why is he so nervous and restless ? Grief ? No, grief doesn't take that shape. Besides, I doubt whether he does grieve. There was never much love lost between them, and he has fifteen thousand reasons for not fretting.'

And then Lillywhite considered another hypothesis. Was it a plant to defraud the insurance company ? Nothing would be easier than for Edward to put Charlie ashore (disguised, say, as a sailor) in some out-of-the-way place, and then pretend he had been accidentally drowned.

In his heart the clerk did not think that Charlie would lend himself to so nefarious a scheme. Yet there was no telling. He was of a generous, confiding nature, easily led (if you took him on the right side), his mother and Edward were masterful and in desperate straits, and it was just conceivable

that, under pressure and to save his father's name from dishonour, he might have consented to efface himself and commit a fraud. Only just, however, and when Lillywhite remembered that Charlie could not efface himself without sacrificing Olive Lincoln, he perceived that it was not conceivable at all. Another objection to the theory was the fact that, up to the time of his leaving Peele, Charlie knew nothing of the breach of trust. Only the day before he went they were talking of his appointment as Mrs. Lincoln's trustee, when Lillywhite (by way of sounding him) observed that the office of trustee was always thankless, and often hazardous.

'Not in this instance,' answered the young fellow gaily. 'I regard the appointment as an honour; and as for hazard, what hazard can there be when every shilling of the trust-fund is in Consols?'

It was simply impossible that in two days and in a strange house Charlie could be

persuaded to abandon his sweetheart, his country, and his name, and condemn himself to a life-long exile.

'That theory won't wash either, not a bit,' was Lillywhite's conclusion, and but for the strangeness of Edward's demeanour since the occurrence he would have been disposed to regard his account of it as true.

Edward's manner was less that of a man suffering from grief or remorse than of one who was in a chronic state of apprehension and fear.

The 'office' was once concerned in the defence of some poachers, who were accused of killing a keeper, and the 'office' (meaning thereby the managing clerk) got them off. After their acquittal Lillywhite had a long talk with the ringleader, who frankly admitted that it was he who had struck the fatal blow, and vividly described his sensations between the affray and his arrest. He hoped (vainly, as it turned out) that by staying quietly at home

he should escape suspicion. But his nerves were always on edge. If the door opened he would nearly jump out of his skin; if he heard footsteps during the night he would break into a cold sweat; if anybody touched him unawares he felt like to drop, and he protested that until he found himself 'in quod' he did not know a moment's peace. It was not conscience that made a coward of him (in his moral code the killing of a keeper was no crime), it was fear, and after his acquittal the man became as serene as a saint.

Edward Prince's symptoms so far resembled the poacher's as to suggest that they proceeded from a similar cause. This was the somewhat abortive outcome of Lillywhite's ponderings. Time might bring a solution of the enigma. For the present all he could do was to keep his eye on Edward and await developments.

Meanwhile, he had done a little stroke of business which greatly pleased him.

So soon as Olive rallied a little from the shock of Charlie's death, she bethought her of the letters which in her anger she had asked him to return. They contained nothing of which she had any reason to be ashamed, but much that she would not like anybody else, especially Edward, to read. She knew that Lillywhite had been in Charlie's confidence, and believed he was a man whom she might safely trust. So she wrote a guarded though pathetic little missive, beseeching him, if he could, to get the letters which she had written to 'Mr. Charles,' and send them to her as soon as possible. It was an extreme course, and only adopted because it seemed the lesser of two evils.

Lillywhite, on his part, accepted the commission with pleasure, and performed it with alacrity. He opened Charlie's desk with a key—one of a score borrowed from a locksmith—found the letters, and forwarded them to Miss Lincoln by return of post,

together with one of his own, in which he felicitated himself on having had it in his power to serve her, assured her of his sympathy, and protested (without much exaggeration) that he had loved Mr. Charles as his own son.

Olive answered with a graceful letter of thanks, and the old clerk felt that he had scored again—had placed Miss Lincoln under an obligation, added to his store of secrets, and secured two letters which might come in useful.

So it came to pass that when Edward Prince returned from Whitebeach, and looked over his brother's papers, he found, to his surprise, and rather to his disappointment, nothing relating to Olive, from which he rashly inferred that Charlie had cared so little for his sweetheart that he had not taken the trouble to preserve her letters.

Edward never guessed that they had been purloined, and the incident was quickly forgotten; but, being naturally acute and

morbidly sensitive, he was not long in perceiving that Lillywhite was watching him—with suspicion. The idea, besides making him angry, increased his nervousness, and he resolved, when he had got the insurance money and replaced the misappropriated stock, to give his managing clerk the sack.

'The old villain knows a good deal—a good deal too much,' he thought one day as he sat at his desk moodily despondent; 'suspects, rather, for his knowledge is not susceptible of proof, and I don't think he could hurt me; nobody would believe him, and now Charlie is——'

Here Edward's reflections were interrupted by a knock at the door, whereat he started violently.

'Hang it!' he muttered. 'Shall I never get over this confounded nervousness? If I could only make sure—— Come in!'

It was Lillywhite with a telegram.

'Why didn't you let one of the boys bring it?' asked Edward crossly. 'Your

time is too valuable to be carrying telegrams about.'

'I wanted to speak to you about that matter of Ardwick's, so thought I might as well bring you the despatch,' returned Lillywhite deferentially.

Edward, changing countenance in spite of himself, opened the telegram with hesitating fingers. After reading it twice he drew a long breath.

'I must go to Whitebeach by the next train,' he said, handing the message to Lillywhite. It ran thus:

'A body, supposed to be your brother's, has been found by some fishermen. You had better come at once.'

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